

Application for Federal Assistance SF-424

* 1. Type of Submission:

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

* 2. Type of Application:

- ☒ New
☐ Continuation
☐ Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

06/14/2011

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

Dry Creek Rancheria Band of Pomo Indians

* b. Employer/Taxpayer Identification Number (EIN/TIN):

942422478

* c. Organizational DUNS:

8398860410000

d. Address:

* Street1:

PO Box 607

Street2:

* City:

Geyserville

County/Parish:

Sonoma

* State:

CA: California

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

954410607

e. Organizational Unit:

Department Name:

Housing Department

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

* First Name:

Dave

Middle Name:

* Last Name:

Cade

Suffix:

Title:

Housing Manager

Organizational Affiliation:

* Telephone Number:

7075224229

Fax Number:

7075224287

* Email:

davec@drycreekranchia.com

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

K: Indian/Native American Tribally Designated Organization

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.862

CFDA Title:

Indian Community Development Block Grant Program

* 12. Funding Opportunity Number:

FR-5500-N-04

* Title:

Community Development Block Grant Program for Indian Tribes and Alaska Native Villages (ICDBG)

13. Competition Identification Number:

ICDBG-04

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

Homeownership Assistance Project

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="605,000.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="132,805.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="737,805.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title: * Telephone Number: Fax Number: * Email: * Signature of Authorized Representative: * Date Signed:

Survey on Ensuring Equal Opportunity For Applicants

OMB No. 1890-0014 Exp. 2/28/2009

Purpose:

The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey

If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant's (Organization) Name:	Dry Creek Rancheria Band of Pomo Indians
Applicant's DUNS Name:	8398860410000
Federal Program:	Community Development Block Grant Program for Indian Tribes and Alaska Native Villages
CFDA Number:	14.862

1. Has the applicant ever received a grant or contract from the Federal government?

☒ Yes ☐ No

2. Is the applicant a faith-based organization?

☐ Yes ☒ No

3. Is the applicant a secular organization?

☐ Yes ☒ No

4. Does the applicant have 501(c)(3) status?

☐ Yes ☒ No

5. Is the applicant a local affiliate of a national organization?

☐ Yes ☒ No

6. How many full-time equivalent employees does the applicant have? (Check only one box).

☐ 3 or Fewer ☐ 15-50
☐ 4-5 ☒ 51-100
☐ 6-14 ☐ over 100

7. What is the size of the applicant's annual budget? (Check only one box.)

☐ Less Than \$150,000
☐ \$150,000 - \$299,999
☐ \$300,000 - \$499,999
☐ \$500,000 - \$999,999
☒ \$1,000,000 - \$4,999,999
☐ \$5,000,000 or more

Survey Instructions on Ensuring Equal Opportunity for Applicants

OMB No. 1890-0014 Exp. 2/28/2009

Provide the applicant's (organization) name and DUNS number and the grant name and CFDA number.

1. Self-explanatory.
2. Self-identify.
3. Self-identify.
4. 501(c)(3) status is a legal designation provided on application to the Internal Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.
5. Self-explanatory.
6. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.
7. Annual budget means the amount of money your organization spends each year on all of its activities.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this

information collection is **1890-0014**. The time required

to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: The Agency Contact listed in this grant application package.

Applicant/Recipient Disclosure/Update Report

U.S. Department of Housing
and Urban Development

OMB Number: 2510-0011
Expiration Date: 10/31/2012

Applicant/Recipient Information

* Duns Number: 8398860410000

* Report Type: INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

* Applicant Name:

Dry Creek Rancheria Band of Pomo Indians

* Street1: PO Box 607

Street2:

* City: Geyserville

County: Sonoma

* State: CA: California

* Zip Code: 954410607

* Country: USA: UNITED STATES

* Phone: 7075224229

2. Social Security Number or Employer ID Number: 942422478

* 3. HUD Program Name:

Indian Community Development Block Grant Program

* 4. Amount of HUD Assistance Requested/Received: \$ 605,000.00

5. State the name and location (street address, City and State) of the project or activity:

* Project Name: Homeownership Assistance Project

* Street1: PO Box 607

Street2:

* City: Geyserville

County:

* State: CA: California

* Zip Code: 95441

* Country: USA: UNITED STATES

Part I Threshold Determinations

* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3).

☒ Yes ☐ No

* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1-Sep. 30)? For further information, see 24 CFR Sec. 4.9

☐ Yes ☒ No

If you answered " No " to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form.

However, you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

(Note: Use Additional pages if necessary.)

Add Attachment

Delete Attachment

View Attachment

Part III Interested Parties. You must decide.

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and

2. Any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

* Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity (\$ and %)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %

(Note: Use Additional pages if necessary.)

Add Attachment

Delete Attachment

View Attachment

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation. I certify that this information is true and complete.

* Signature:

* Date: (mm/dd/yyyy)

David Smith-Ferri

06/14/2011

Acknowledgment of Application Receipt

U.S. Department of Housing
and Urban Development

Type or clearly print the Applicant's name and full address in the space below.

(fold line)

Type or clearly print the following information:

Name of the Federal
Program to which the
applicant is applying: _____

To Be Completed by HUD

☐

HUD received your application by the deadline and will consider it for funding. In accordance with Section 103 of the Department of Housing and Urban Development Reform Act of 1989, no information will be released by HUD regarding the relative standing of any applicant until funding announcements are made. However, you may be contacted by HUD after initial screening to permit you to correct certain application deficiencies.

☐

HUD did not receive your application by the deadline; therefore, your application will not receive further consideration. Your application is:

☐

Enclosed

☐

Being sent under separate cover

Processor's Name _____

Date of Receipt _____

NARRATIVES TO RATING FACTORS
PROJECT NAME: HOMEOWNERSHIP ASSISTANCE
CATEGORY: HOMEOWNERSHIP ASSISTANCE PROGRAM
CURRENT GRANTEE

RATING FACTOR 1: CAPACITY OF APPLICANT

Rating Factor 1, Subfactor 1: Capacity of Applicant

The Dry Creek Rancheria Band of Pomo Indians (“DCR”) has experienced staff that have successfully managed federally funded grants; more importantly, grants for Homeowner Assistance under the Tribe’s Native American Housing and Self-Determination Act (NAHASDA) Indian Housing Block Grant, a program similar to the one being proposed. This indicates the Tribe has the management and administrative capacity to fulfill its housing programs.

DCR Housing Management has cultivated working partnerships with agencies and experts in the field of homebuyer education, real estate, and mortgage lending. These partnerships have assisted homebuyers in meeting their homeownership goals. In order to meet the need of this proposed Homeowner Assistance Project and effectively serve tribal homebuyers, DCR will expand its partnership to bring additional resources to beneficiaries.

Rating Factor 1, Subfactor 1a: Managerial and Technical Staff

DCR has successfully managed and implemented its tribal housing programs for the past five years. More specifically, existing NAHASDA funds are being managed to aid in down payment assistance, homeowner rehab, rental assistance, utility assistance and basic counseling services for each of these program categories. With the approval of DCR Board of Directors, the housing department currently has approved and implemented NAHASDA down payment assistance policies to ensure the guidelines for each program are being followed. The Tribe has already begun amending existing policies to meet the requirements of the proposed ICDBG Homeowner Assistance Program. Below is a description of key staff and partners who will administer the proposed project.

Project Manager

Roles/Responsibilities: The Project Manager will be responsible for developing project guidelines and overall project oversight. He will oversee project implementation, prepare the program budget and schedules in conjunction with the Program Specialist, monitor the project for compliance and sign all grant agreements. The Project Manager will also assist in providing portions of the financial literacy and homeownership training to potential homeowners. He will ensure compliance with contract language, DCR policies, Tribal laws, ordinances and licenses, and Federal regulations, guidelines and requirements.

Knowledge/Experience: Dave Cade, DCR Housing Director, will serve as the overall Project Manager. He has been the Director of DCR Housing Department since April of 2010. Mr. Cade has successfully managed several Federal Indian housing programs, which include

Dry Creek Rancheria, HUD ICDBG Proposal FY 2011

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administering Indian Housing Block Grants (IHBGs) and composing Indian Housing Plans (IHPs). He has fifteen years of experience managing Native American nonprofit organizations, community resource centers, economic development initiatives and tribal housing programs. In the last five years, Mr. Cade has direct experience managing projects that include creation of homeownership, renewable energy, and transitional housing resources in rural and urban Native communities. He has lead tribal efforts to expand homeownership opportunities on fee simple, allotments and tribal trust lands in California, New Mexico and Nebraska.

Mr. Cade has more than nine years of experience successfully managing tribal housing programs and administering federal grants. In the last five years, Mr. Cade has demonstrated relevant and successful project manager experience related to the proposed ICDBG project as follows:

- ✓ Met DCR's 2010 target goal for homeownership as stated in its 2009 Indian Housing Plan during his first year as Housing Director, including providing down payment assistance to ensure meeting homeownership goals;
- ✓ Successfully managed NAHASDA funds for DCR in 2010, Northern Ponca Housing Authority in 2007-2008 and Chukchansi Indian Housing Authority in 2005-2007; Successfully revamped programs and brought them back into compliance and met target goals;
- ✓ Successfully managed ICDBG funds for the Northern Ponca Housing Authority and Nambe Pueblo Housing Entity to assist and support first-time homeowners in 2005 and 2007-2008; Successfully met project goals and grant compliance requirements;
- ✓ Successfully completed First Nation Oweesta's certification requirements to become a financial education trainer using Fannie Mae/First Nations Oweesta's *Building Native Communities* curriculum in 2009;
- ✓ Established successful partnerships with mortgage lenders and certified financial education trainers to provide housing fairs, financial literacy trainings and first time homebuyer workshops for the Northern Ponca Housing Authority in 2008 and the Chukchansi Indian Housing Authority in 2007.

Program Specialist

Roles/Responsibilities: The Program Specialist will assist the Program Director in developing project guidelines and carrying out the many day-to-day responsibilities of the project. She will provide outreach to tribal members on the waiting list to become homeowners. She will assist tribal members interested in applying for the program by providing one-on-one counseling services related to developing personal budgets and saving plans, determining ability to qualify for the program, determining housing affordability and assisting with applicants' loan applications. The Program Specialist will act as the liaison between tribal members, lenders and other parties involved in the process. She will meet regularly with the Project Manager to provide project updates and ensure grant compliance.

Knowledge/Experience: DCR's Housing Assistant Kia De La O is an enrolled member of the Round Valley Rancheria. Ms. De La O joined the Housing Department staff in 2010 and brings valuable recent experience in mortgage lending to the program. She worked as loan officer for a mortgage lender in Santa Rosa, CA for a year. She has also worked as a loan

transfer coordinator for three (3) years prior to that, processing a pool of loans for the secondary market. Prior to working as a loan officer Ms. De La O worked for three years as an escrow assistant for a local title company. Duties there included drafting loan documents, disbursing funds, researching the status of titles, conducting loan signings and transmitting legal documents to the Sonoma County Recorder's office. Ms. De La O is a licensed Notary Public and has previously been licensed as a real estate agent in the State of California.

In her current capacity, Ms. De La O has been very successful in assisting tribal members interested in becoming homeowners. She has assisted potential homeowners with basic counseling services and loan packaging. Her work helped DCR meet the 2010 target goal for homeownership as stated in its 2009 Indian Housing Plan. She sustains a close working relationship with non-profit partners for the purposes of networking and providing homebuyer, financial fitness and credit training. Prior to joining DCR, Ms. De La O assisted with loan packaging and underwriting to help over 1500 individuals become homeowners.

Training Coordinator

Roles/Responsibilities: The Program Trainer is responsible for coordinating and implementing financial literacy and homebuyer education trainings for potential program participants. She will work with partners and staff to identify a training schedule, identify trainers and market trainings to tribal members. She will also be responsible for ensuring training evaluations are completed. The Training Coordinator will also act as a trainer for many of the scheduled trainings.

Knowledge/Experience: Yolanda Garibay, a current consultant of the Tribe, will act as Training Coordinator. Ms. Garibay acted as the Housing Assistant for DCR's Department of Housing in 2009 and 2010 and has worked in housing assistance for Native people for more than six of the last seven years (minus eight months in 2006/2007 when she worked for a tribal health consortium). In the last five years, Ms. Garibay has received the following formal training:

- ✓ Foreclosure Prevention & Default Counseling Certification (NeighborWorks, 2010)
- ✓ Native Communities Financing Initiative (First Nations Oweesta, U.S. Dept of Treasury, 2010)
- ✓ Lending Basics for Homeownership Counselors (NeighborWorks, 2008)
- ✓ Building Native Communities: Financial Skills for Families (2007)
- ✓ Individual Development Accounts (First Nations Oweesta, 2006)

Ms. Garibay has achieved many successes in her field over the last five years. While at DCR Department of Housing, she revised policies to include an effective client counseling plan, allowing DCR to meet its 2010 Indian Housing Plan goals. As a Housing Counselor from 2008 to 2010 for the Northern Circle Indian Housing Authority, Ms. Garibay provided financial literacy and foreclosure prevention training which allowed several Native and non-native clients to secure permanent loan modifications and prevented them from losing their homes. As the Assistant Housing Director at Big Valley Rancheria, in 2006 and 2007 Ms. Garibay coordinated and provided homebuyer education workshops, successfully training over 50 tribal members under NAHASDA and ICDBG funding.

Finance Manager

Roles/Responsibilities: The Finance Manager is responsible for financial reporting requirements, accounting for all grant funds, overall grant compliance, making grant draw downs based on program expenditures, preparing vouchers, and monitoring budget information. The Finance Manager and his staff will perform daily financial operations, and is responsible for all financial reporting in accordance with 24 CFR part 85 and 24 CFR 1000 and adherence to DCR policies and procedures.

Knowledge/Experience: Hans Winkler will be the Finance Manager for this project. He is a licensed Certified Public Accountant (CPA) in the State of California and has been employed by DCR as its Chief Finance Officer since 2004. Currently, the Finance Manager is responsible for financial management of the IHBG, and numerous other federal funds received by DCR. Mr. Winkler has developed an excellent financial track record of experience in his tenure with DCR. He has met financial reporting requirements in a timely manner for the numerous federally funded projects DCR administers. The most recent 2008, 2009 and 2010 external audits conducted had no major findings. Mr. Winkler is a graduate of the Sonoma State University.

Rating Factor 1, Subfactor 1b: Project Implementation Plan

The proposed project will allow ten tribal members to receive down payment assistance. Please see attached Form HUD-4125 for specific tasks and timelines that will be undertaken as part of the project.

Rating Factor 1, Subfactor 1c: Financial Management

DCR's financial management system meets all requirements of 24 CFR Part 85 and 24 CFR Part 1003. DCR has a comprehensive, written Fiscal Policy and Procedures manual approved by the DCR Board of Directors. These policies adhere to all applicable Tribal and other laws. DCR financial management policies ensure that all external funds will be used in accordance with all program requirements. They are consistent with the requirements and standards of OMB Circular NO A-87, OMB Circular A-128 and 24 CFR Parts 85 and 1003.

DCR uses a fund accounting software package called Sage MIP. It is a fully integrated, fully automated, self-balancing software package enabling DCR to properly account for all its assets, liabilities, revenues and expenditures using a detailed chart of accounts. This system helps ensure DCR is able to meet the requirements of 24 CFR Part 85 and 24 CFR Part 1003.

In order to meet the financial reporting requirement, accounting records, allowable costs and source documentation as described in Subpart C – 85.20 (b)(1), (b)(2), (b)(5) and (b)(6), DCR's accounting records are automatically updated as each transaction is posted in the general ledger. The chart of accounts used in the general ledger is detailed, showing expenditure line items allowing for ease in determination of expenditure by department, by grant type and grant year. Expenditures are generated from properly coded vendor invoices, for which proper procurement procedures have been followed. Allowable costs are determined through knowledge about the

approved grant budget at the time a purchase order is issued. Accurate and timely financial reports are generated for grants from this detailed information, including the IHP (Sec. 102) and APR (Sec. 404) as required by 24 CFR Part 1003.

Internal control over grant cash, real and personal property and other assets exist at DCR as described in Subpart C – 85.20 (b)(3). Inventories are maintained for capitalized real and personal property and these records are reconciled to the general ledger no less than annually. All cash account bank statements are reconciled to their respective cash accounts in the general ledger on a monthly basis without exception.

As described in Subpart C – 85.20 (b) (4), an overall actual-to-budget report is presented to DCR's Board of Directors on a monthly basis. A detailed budget is prepared by DCR's Finance Department and actual operations are compared to the budget throughout the fiscal year. Any significant variations are investigated and discussed with the appropriate department head.

DCR's cash management minimizes, to the greatest possible extent, the lapse of time between the receipt of federal funds and subsequent disbursement of those funds as required in Subpart C – 85.20 (b)(7). DCR predominantly operates on a reimbursement method for requesting funds, meaning that DCR already expended funds for which it requests a drawdown. Program income is used to decrease the amount of federal funds requested.

The strength of DCR's financial management system and adherence to federal regulations is demonstrated by the fact that there were no findings related to financial management (or any other area) in our FY 2008, FY 2009 and FY 2010 audits.

Rating Factor 1, Subfactor 1d: Procurement and Contract Management

DCR's procurement and contract management system meets all requirements of 24 CFR Part 85 and 24 CFR Part 1003. DCR has a comprehensive Procurement section (beginning with Part XIV) in our Fiscal Policy and Procedures manual that addresses procurement and contract management. This policy adheres to all Tribal and other applicable laws. They are consistent with the requirements and standards of OMB Circular NO A-87, OMB Circular A-128 and 24 CFR Parts 85 and 1003. It specifically directs DCR staff to adhere to 24 CFR Part 85 and is also consistent with the requirements in 24 CFR Part 1003. The policy requires the same procurement procedures when using Federal and non-Federal funds, consistent with 24 CFR Part 85.36.

Per Subpart F of 24 CFR Part 1003, DCR's procurement policies ensure ICDBG funds are used in accordance with all program requirements. Consistent with Part 1003.501, sub-recipients and contractors are required to comply with applicable federal guidelines and standards. As required in 24 CFR Part 85.36(b)(2), DCR maintains a contract administration system which ensures that contractors perform in accordance with the terms and conditions of their contracts or purchase orders. DCR's policies include an Ethics in Public Contracting section (Part XXVII) as part of the policy as required in 24 CFR Part 85.36(b)(3). This section addresses how employees may engage in the award and administration of contracts and addresses employee conflict of interest issues. Procedures provide for a review of all purchases to avoid purchasing unnecessary and

duplicate items per 24 CFR Part 85.36(b)(4). DCR's procurement policies address procedures to foster economy and efficiency of purchases per 24 CFR Part 85.36(b)(5), (6) and (7). Only responsible contractors may be awarded contracts as described in 24 CFR Part 85.36(b)(8). There are protest procedures outlined in the policy consistent with 24 CFR Part 85.36(b)(12). DCR's methods of procurement including full and open competition, small purchase and sealed bids are consistent with 24 CFR Part 85.36(c) and (d). Per 24 CFR Part 85.36(e), DCR takes affirmative action to contract with small and minority firms whenever possible. DCR will adhere to contract and price requirements of 24 CFR Part 85.36(f). All technical specifications for proposed procurements will be made available to the awarding agency when requested, per 24 CFR Part 85.36(g). DCR will require bonding on projects when appropriate and in accordance with 24 CFR Part 85.36(h).

The strength of DCR's current procurement and contract management system is demonstrated by the fact that there were no findings related to procurement or contract management (or any other area) in our FY 2008, FY 2009 and FY 2010 audits.

Rating Factor 1, Subfactor 2: Past Performance

HUD will rely on information on file for this section. No narrative is required.

RATING FACTOR 2: NEED/EXTENT OF THE PROBLEM

Rating Factor 2, Subfactor 1: Need and Viability

Need

The Proposed Homeowner Assistance Program meets an essential community development need and is critical to the viability of the community. This proposed project clearly demonstrates the Tribe is making the effort to stabilize its Native community as well as impact the housing market in its overall service area. Through education this program will increase homeownership opportunities for tribal members that meet the program's income criteria. The project will allow the Tribe to assist ten tribal homebuyers with 50% of down payment costs, closing costs and an additional subsidy to make the cost of a home affordable.

The Dry Creek Rancheria Band of Pomo Indians is comprised of 1,032 tribal members (2011, *Tribal Enrollment Office*). The Rancheria, located outside the small, rural town of Geyserville, CA covers only 75 acres of what was once an 86,400 acre territory. There are no residences on the Rancheria. Among the 1,032 people who make up the Tribal membership, the majority reside close to their ancestral lands in rural Sonoma County, CA, some seventy-five miles north of San Francisco.

Income and employment levels among Tribal members are significantly lower when compared with people in the larger community. An April, 2009 Housing Needs Assessment (conducted for the Tribe by Maxfield Research, an external consultant), in which 80% of Tribal members participated, indicates that among Tribal member heads of household, 36.6% are unemployed

and another 10% work only part-time. This is compared to an unemployment rate of 9.8% for the Sonoma County and 9.5% for the Nation as a whole. Nearly 70% of Tribal households are low-income (below 80% AMI), and 33% of Tribal households have income below \$30,000 (*April 2009 Tribal Housing Assessment*). As reported to the Bureau of Indian Affairs in a Labor Market Report, 38% of Tribal member adults are unemployed.

The majority of Tribal members rent their residence – 63% – compared with 37% who own homes. Compare this to the national average of almost 70% of Americans who own a home. Well over 50% of Tribal households are “cost-burdened (i.e., paying more than 30% of their income for total housing costs). The percentage is considerably higher at lower income levels. Among low-income households, 75% are cost-burdened (*April 2009 Tribal Housing Assessment*).

Contrast the economic disparity of the Tribal community with the cost of housing in Sonoma County, where the majority of Tribal members reside, and the homeownership picture becomes bleak. Sonoma County is in the top five most expensive housing markets in the country when median home prices are compared to median incomes. The median price for a three-bedroom, two-bath home was \$325,000 in March 2011 (*Press Democrat*).

According to the *Housing Needs Assessment* over 50% of existing tribal homeowner and tenant households are paying more than 30% of their gross income to housing costs.

Tribal households paying more than 30% of their gross income to housing;

Number Tribal Households (Total households 140)	Tribal Household Income Range	Percentage of Income Going to Housing Costs
56	> \$20,000	35% or more
6	\$20,000 - \$49,999	30-34%
46	\$20,000 - \$49,999	35%
8	\$50,000 - \$74,999	30-34%
12	\$50,000 - \$74,999	35% or more
5	\$75,000 or more	30-34%
7	\$75,000 or more	35% or more

Given these statistics, homeownership is a difficult proposition for most Tribal members.

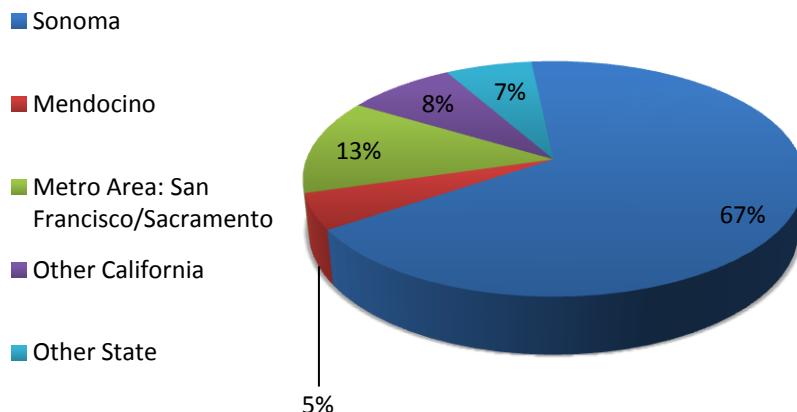
Viability

Although home prices remain very high in terms of the nation as a whole, they have dropped considerably in Sonoma County over the last several years. In 2005, the median home price was \$619,000, making homeownership virtually unobtainable for most Tribal members. By the first quarter of 2011, the median price had dropped almost 50% to \$325,000. For the first time, owning a home is a real possibility for many tribal members. But the median price still remains high. In order for LMI households to qualify for a home and keep monthly payments reasonable,

down payment and closing cost assistance is required as well as additional subsidy to reduce the overall cost to the homebuyer.

Based on the Housing needs survey there is a need for affordable, decent, housing in the Tribe's service area. The survey indicates the highest populated and highest desire for new housing is in Sonoma County. Figure – 1, specifically indicates tribal members seeking homeownership opportunities, with 67% seeking this opportunity in Sonoma County.

Figure – 1: Tenure of Homeownership sought by ideal location



Homeownership is a proven method for improving the economic conditions of a community and building assets for families. Given that current housing prices are at decade low prices, individuals and families that are able to purchase homes now will most certainly recognize appreciation in the value of their homes over time. Building wealth through homeownership is a key strategy to moving individuals out of poverty and into the economic mainstream. Homeownership has been proven to yield other community and family benefits. Children of homeowners are more likely to obtain higher levels of education, higher lifetime annual income and eventually own their own home (*Solutions for America* www.solutionsforamerica.org).

DCR's proposed homeownership assistance program will provide a total of up to \$50,000 in assistance to LMI individuals and families. This will lower the cost of homeownership making it affordable for many tribal households. The opportunity for homeownership for tribal members has never been better. Increased homeownership will increase tribal members' quality of life and economic security, giving them a more vested interest in the community. This is critical to long-term community viability, offering tribal members the opportunity for real, sustainable economic stability in the future.

Rating Factor 2, Subfactor 2: Project Benefit

The proposed project is a Homeownership Assistance Project. The Dry Creek Rancheria's dollar amount from the 2011 IHBG formula information is \$621. This falls within the 12 point range of \$327-\$750.

RATING FACTOR 3: SOUNDNESS OF APPROACH

Rating Factor 3, Subfactor 1: Description of and Rationale for Proposed Project

Project Description

The proposed project includes providing training and homeowner assistance to ten LMI tribal members for the purchase of a home. The purpose of the program is to identify qualified LMI families, provide them with the information they need to be successful homeowners, and then provide them with the financial resources necessary to obtain an affordable home.

Dry Creek Rancheria Department of Housing will first offer training courses to tribal members to prepare them for homeownership. Six homebuyer education classes combined with six financial literacy classes will be provided. Classes will be offered twice a quarter over a nine month period and any interested tribal member may attend these classes. The homebuyer education courses will use the *Pathways Home: A Native Homeownership Guide* curriculum and will cover the following topics:

- Exploring Homeownership
- Considering Mortgage-based Homeownership
- Budgeting for Homeownership and Calculating Affordability
- Evaluating Credit for Homeownership
- Finding a Home
- Applying for a Home Loan
- Meeting Your Financial Obligations
- Protecting Your Investment

Personal financial literacy training will also be provided in conjunction with the homeownership training. DCR will use the *Building Native Communities: Financial Skills for Families* curriculum. This training is designed to teach families personal financial management skills to help them achieve financial success. Topics covered include:

- Building a Healthy Economy
- Developing a Spending Plan
- Working with Checking and Savings Accounts
- Understanding Credit and Your Credit Report
- Accessing Credit Part I and Accessing Credit Part II

All training will be provided by qualified training instructors at no cost to attendees.

As training is completed, ten LMI qualified families will be identified to receive financial assistance for home purchase. These families will be identified on a first-come,-first served basis, according to DCR's waiting list. DCR maintains a waiting list for homeownership. Using this waiting list, potential LMI qualified families have been identified below.

Potential LMI FTHB Participant Households

Based on 2011 Income Limits Effective 5-31-2011

Sonoma County, CA	MFI - \$81,500
LMI HH Qualification Amounts:	
<i>1 person - \$45,300 2 person - \$51,750 3 person - \$58,200 4 person - \$64,650</i>	
<i>5 person - \$69,850 6 person - \$75,000 7 person - \$80,200 8 person - \$85,350</i>	

	Household	Size	Income Level	County
1	Household	4	\$ 62,026	Sonoma
2	Household	5	\$ 57,990	Sonoma
3	Household	4	\$ 53,271	Sonoma
4	Household	2	\$ 51,005	Sonoma
5	Household	4	\$ 43,160	Sonoma
6	Household	6	\$ 43,160	Sonoma
7	Household	3	\$ 41,507	Sonoma
8	Household	2	\$ 41,414	Sonoma
9	Household	8	\$ 39,169	Sonoma
10	Household	2	\$ 38,745	Sonoma
11	Household	2	\$ 33,488	Sonoma
12	Household	2	\$ 32,383	Sonoma
13	Household	3	\$ 31,502	Sonoma
14	Household	3	\$ 29,689	Sonoma
15	Household	2	\$ 28,600	Sonoma
16	Household	4	\$ 26,403	Sonoma
17	Household	3	\$ 26,184	Sonoma
18	Household	4	\$ 25,569	Sonoma
19	Household	5	\$ 25,536	Shasta
20	Household	3	\$ 25,512	Sonoma

Once potentially qualified LMI families are identified, they will be responsible for securing financing. Homebuyers will be required to keep mortgage payments – including principal, interest, taxes and insurance – at no more than 35% of their gross income. The tribe has conducted research on the mortgage loan products available to tribal borrowers and has concluded that the 184 HUD Guarantee Program is by far the most cost effective. The 184 HUD Loan Guarantee Program is a fixed rate product; this alleviates some of the possibilities of predatory lending practices that involve sub-prime loans with adjustable rates, and balloon payments. The 184 HUD Loan Guarantee Program does not require a mortgage insurance premium. The tribe will make certain the tribal home buyer is provided with the 184 HUD Loan Guarantee Program information as well as CalHFA First Mortgage Loan products, and FHA. As long as home buyers meet the 35% gross income threshold, they will ultimately decide what product best fits their profile. DCR housing staff will be available to assist the tribal homebuyer in this process and will provide letters of commitment for homeownership assistance to help secure financing commitments.

Upon securing financing with a lender, or in some cases multiple lenders, the borrower will actively begin searching for a home in their price range. The tribal homebuyer will be given a list of HUD, Calhfa, and Fannie Mae homes for sale in that specific service area. There are currently approximately 648 HUD homes listed for sale in California, and 4 of those homes are in Sonoma County. According to CalHFA's website (www.calhfa.ca.gov/REOProperties) there are 16 Real Estate Owned REO properties listed in Sonoma County. There currently are 92 homes available in Sonoma County on www.homepath.com website by Fannie Mae. All of the above listed home search websites are very user friendly for tribal borrowers. DCR housing staff will be available to assist tribal members with the home search process.

After a borrower has identified a home within their price range, DCR housing staff will work with the borrower and the lender to provide homeowner assistance in the form that will be most beneficial to the borrower. This assistance will include providing closing costs, up to half of the required down payment and additional subsidies that may take the form of additional down payment or interest buy-down. Requiring the borrower to pay half of the down payment cost, this will help ensure they have a vested interest in the home and have demonstrated commitment by saving a portion of the down payment. A total subsidy of up to \$53,560 will be provided to the ten program participants. Once the borrower has purchased the home, DCR staff will be available for post-purchase counseling.

Project Rationale

As described in Rating Factor 2, the homeownership rate of just 37% among tribal members is significantly lower than the national average of almost 70%. Increased homeownership rates have proven to strengthen economic conditions of families and the communities they live in. In order to increase homeownership rates, the tribe basically has four options: (1) increase family gross incomes, (2) build affordable housing, (3) increase financial and homebuyer education, or (4) provide financial assistance in the form of down payments and other purchasing assistance to make homes more affordable.

The tribe is already engaging in option (1) to help families increase their gross incomes by providing job training opportunities. However, this process is typically very lengthy and, in a time of economic recession, does not guarantee that a person will actually get a better paying job when they are done with their training. Option (2), building more affordable housing, does result in homes that tribal members can afford. But this is a very lengthy process and is extremely challenging because so much of the area is already developed and building homes is a very expensive proposition.

Options (3) and (4), given the current housing market, are the most viable and cost-effective options with the greatest chance for long-term success and sustainability with the potential for real asset-building for the home buyer. As described in Rating Factor 2, although home prices remain very high in terms of the nation as a whole, they have dropped considerably over the last several years. In 2005, the median home price in Sonoma County was \$619,000, making homeownership virtually unobtainable for most tribal members. By the first quarter of 2011, the median price had dropped almost 50% to \$325,000. For the first time, owning a home is a real possibility for many tribal members. It also means there is real opportunity for building wealth

through homeownership. The recent economic and financial crises have left a glut of homes available on the market. Because homes are at a decade low cost, purchasing a home now will almost certainly mean the homeowner will recognized long-term gain in their asset over time. For all of these reasons, option (4) of purchasing an existing home, combined with education described in option (3) is the most cost-effective with the greatest possibility for success.

But the median price still remains high. The median home price in Sonoma County of \$325,000 is more than twice the national median home price of just under \$160,000 (National Association of Realtors, March 2011). In order for LMI households to qualify for a home and keep monthly payments reasonable, down payment and closing cost assistance is required. The project is not restricted to Sonoma County, but over 95% of our income eligible participants reside in the county. As the values decrease, owner-occupied families with mortgages tend to owe more on their mortgage loan balances than what their homes are worth. We do not want borrowers to be subjected to this same type of situation. The significant total subsidy amounts will ensure the borrower has a viable interest in their new home from start to closing, and more importantly, for the life of their loan. The training provided will help the borrower understand their financial situation as well as the responsibilities and benefits of being a homeowner. Together, the training and financial assistance options will help tribal members take advantage of the unique housing market and successfully build assets and wealth for their families for the long-term.

Enhanced Community Viability

This proposed project is in response to the Needs Assessment survey that aided the Tribe in developing DCR's Indian Housing Plan. The proposed project is intended to provide tribal homebuyers with the tools needed to be successful homeowners, build family and community assets as well as promote economic self-sufficiency.

This proposal meets the needs of tribal members described in Rating Factor 2 by increasing the overall homeownership rate. Outcomes of this project that will lead to enhanced community viability include the following:

- *Trainings* – holding six homebuyer education classes, six financial literacy classes and 30 individuals receiving training
- *Homebuyers Assistance* – ten tribal members will receive up to \$53,560 in homebuyer assistance and will purchase a home and become homeowners.

Rating Factor 3, Subfactor 2: Budget and Cost Estimates

Below are detailed cost estimates and their descriptions for the project, broken out by program and administrative costs to DCR. Cost estimates were developed by Dave Cade (Executive Director) in coordination with Hans Winkler, the Chief Financial Officer of the Tribe. Mr. Cade has developed and managed numerous housing assistance projects and Mr. Winkler has been the fiscal administrator for many successfully completed housing projects (please see RF 1 above).

Project Budget: Dry Creek Rancheria - Homeownership Assistance 2011 ICDBG Budget					
Item Description (Unit)	Quantity	Unit Price	ICDBG \$\$	Non-ICDBG \$\$	Total Cost
Program Costs					
<u>Homeowner Assistance</u>					
Closing costs	10 recipients	\$8,500	\$85,000	\$0	\$85,000
50% of Req'd Downpayment	10 recipients	\$5,060	\$50,600	\$0	\$50,600
Add'l assistance - Subsidy	10 recipients	\$40,000	<u>\$400,000</u>	<u>\$0</u>	- <u>\$400,000</u>
<i>Total Homeowner Assistance Costs</i>			\$535,600	\$0	\$535,600
<u>Trainings</u>					
Training Coordinator	5hrs/week x 30 weeks	\$50/hour	\$7,500	\$0	\$7,500
Trainers	12 classes x 8hrs/class	\$60/hour	\$5,760	\$0	\$5,760
Supplies/Marketing	12 classes	\$250/class	\$3,000	\$0	\$3,000
Meeting space @ the Grange	12 classes	\$125/day	\$1,500	\$0	\$1,500
Trainer Travel	12 classes x 130mi/class	\$0.50/mile	<u>\$780</u>	<u>\$0</u>	- <u>\$780</u>
<i>Total Training Costs</i>			\$18,540	\$0	\$18,540
<u>Personnel (Salary & Fringe)</u>					
Project Manager	25% FTE (10hrs/wk) x 24 months	\$48.45/hr	\$0	\$50,388	\$50,388
Program Specialist	25% FTE (10hrs/wk) x 24 months	\$26.25/hr	<u>\$21,800</u>	<u>\$5,500</u>	- <u>\$27,300</u>
<i>Total Personnel Costs</i>			\$21,800	\$55,888	\$77,688
<u>Other</u>					
Travel to meet w/ clients	225 miles/mo x 24 mo	\$0.50/mile	\$2,700	\$0	\$2,700
Office supplies	24 months	\$115/month	<u>\$2,760</u>	<u>\$0</u>	- <u>\$2,760</u>
<i>Total Other Costs</i>			\$5,460	\$0	\$5,460
Total Program Costs			\$581,400	\$55,888	\$637,288
Administrative Costs					
General admin costs	General admin costs		\$6,250	\$76,917	\$83,167
Indirect cost rate	25% excluding housing assistance	25%	<u>\$17,350</u>	<u>\$0</u>	- <u>\$17,350</u>
<i>Total Admin Costs</i>			\$23,600	\$76,917	\$100,517
Total Project Cost			\$605,000	\$132,805	\$737,805

The Tribe's Indirect Cost Rate is 25%. The IDC was calculated excluding the homeowner assistance funds as required by HUD. The additional administrative dollars will be used to cover general administrative costs for the project including salaries, fringe, supplies, phones, and other direct administrative costs.

Rating Factor 3, Subfactor 3: HUD Policy Priorities

The proposed project will meet HUD's policy priority of "Sustainability" as described under HUD Priorities 2(b) on the Logic Model spreadsheet. The project will give consumers more information about the true cost of living by incorporating both housing and transportation costs in measures of home affordability. As part of the financial literacy training program that will be provided, potential homeowners will be required to complete a household budget that includes costs such as food, housing, utilities and transportation. This budget will be used to help families determine how much debt they can effectively manage. This policy priority is reflected as part of the training component shown in the Logic Model.

Rating Factor 3, Subfactor 4: Commitment to Sustain Activities

The homeowner will be responsible for all ongoing maintenance responsibilities in the purchased homes. Participants receiving homeowner assistance will be required to first complete the homebuyer education and financial literacy training. The Pathway Home Homebuyer education curriculum includes a Post-Purchase module: Protecting Your Investment. This module covers in detail the routine maintenance on a home. This will help prepare the homeowner for their responsibilities once they purchase a home. The Building Native Communities financial literacy curriculum requires participants to create a household budget and learn how to live by it. This training will help homebuyers succeed in making their mortgage payments by better understanding their personal finances. The assistance provided through the proposed project will allow participants to purchase homes that are within their household budget, helping ensure they can meet their mortgage payments.

Participants receiving homeownership assistance will be required to sign a Memorandum of Agreement where they will commit to providing ongoing maintenance and repair of their purchased home. The MOU will require participants to agree to provide upkeep and maintenance on the home including: inspecting crawl spaces for water, servicing and cleaning the furnace, having chimneys and wood stoves cleaned, and keeping gutters and roof valleys clear of debris (please see attached draft Homebuyer Assistance MOU).

Although the Tribe will not be responsible for any ongoing maintenance of the homes, Housing Department staff will be available for post-purchase counseling as needed.

RATING FACTOR 4: LEVERAGING RESOURCES

DCR commits \$132,805 of Indian Housing Block Funds towards the proposed project. This accounts for 18% of the total project cost of \$737,805. The Tribe's 2011 Indian Housing Plan is in the process of being completed and submitted for approval to HUD. These funds have been identified and committed in the plan. Funds will be allocated to the proposed project as follows:

Dry Creek Rancheria, HUD ICDBG Proposal FY 2011

Page 14 of 16

Personnel (fringe & salary):	\$55,888
General admin costs:	<u>\$76,917</u>
Total IHB Funds	\$132,805

RATING FACTOR 5: COMPREHENSIVENESS AND COORDINATION

Rating Factor 5, Subfactor 1: Coordination

The development of DCR's Homeownership Assistance project has been the result of a coordinated, comprehensive planning process. DCR's Department of Housing has coordinated several organizations that are not providing direct financial support but share common goals and objectives as described below.

DCR Economic Development Department

The Housing Department has coordinated with the Economic Development department in assessing the financial needs of tribal members. The Economic Development department's goals are to improve the economic conditions of tribal members, which is consistent with goals of the Housing Department. The two departments have discussed the need for accessing capital for homeownership opportunities. The Economic Development department is working on activities including the development of a Community Development Financial Institution to assist with the financing component of homeownership. The two departments will continue to work closely as the homeownership assistance project and CDFI projects are implemented.

Northern Circle Indian Housing Authority

DCR Housing Department has coordinated with Northern Circle Indian Housing Authority (NCIHA) to provide alternative homebuyer education opportunities for tribal members not living in Sonoma County. NCIHA's goals are to improve housing opportunities for tribal members in Northern California. NCIHA offers homebuyer education classes that are primarily held in Ukiah, which is approximately 55 miles north of Santa Rosa. Northern Circle Indian Housing Authority is a Tribally Designated Housing Entity TDHE and a HUD Approved Housing Counseling Agency. While DCR expects participants in the homeowner assistance project to be from Sonoma County, there is a possibility that some will live outside the county. In this case, NCIHA's homebuyer education courses will be an economical and convenient option to qualify for the program.

California Mortgage Brokers and Realtors

DCR continually works with California brokers and realtors to assess the housing market and identify existing services available to potential homeowners.

Rating Factor 5, Subfactor 2: Outputs, Outcomes and/or Goals

Please see attached Logic Model HUD form 96010.

The project output will include 30 individuals receiving homebuyer education and financial literacy training. Ultimately, the homeownership rate of the tribe will increase as ten families receive financial assistance in the form of closing costs, down payment assistance and additional subsidy to purchase a home.

Outcomes and outputs of the project will be monitored as described below.

Evaluation Tools	Training	Financial Assistance
A. Tools for Measurement	To track the number of trainings and the number of people attending trainings, DCR will use an intake log. Individuals will be required to sign in when they attend trainings.	DCR will maintain a database of tribal members who have received financial assistance to purchase a home, the amount of assistance received, the purchase price of the home and the loan amount.
B. Where Data Maintained	The data from the intake log will be entered into a DCR database and maintained in the DCR offices.	Data will be maintained in a DCR database and maintained at the DCR offices.
C. Source of Data	Participants will be tracked during the training through progress reports that state who attended and participated in the trainings. This will certify that they have completed the training.	DCR will use mortgage documents as the source of data. These documents will list the total closing costs, down payment amounts and additional subsidy information as well as purchase price and loan amounts.
D. Frequency of Collection	Data will be collected at the beginning and upon completion of each training.	Data will be collected upon the closing of the home and signing of the mortgage documents.
E. Processing of Data	DCR will maintain an Excel spreadsheet with a list of tribal members who have successfully completed the training.	DCR will maintain an Excel spreadsheet with a list of tribal members who have successfully purchased a home through the Homeowners Assistance program.

The project is a 24-month project but will begin in the fourth quarter of Year 1. All outputs and outcomes of the training component of the project will be recognized in Years 2 and 3 of the project. All outputs and outcomes of the homebuyer financial assistance will be recognized in Years 2 and 3 as participants actually purchase their homes.

Indian Community Development Block Grant (ICDBG)

OMB Approval No. 2577-0191
(exp. 2/29/2012)

1. Name of Applicant (as shown in Item 5, Standard Form 424)		2. Application/Grant Number (to be assigned by HUD)		3. <input type="checkbox"/> Original (First submission to HUD) <input type="checkbox"/> Pre-Award Submission <input type="checkbox"/> Amendment (submitted after grant approval)		Date (mm/dd/yyyy)
4. Name of Project (as shown on form HUD-4123, item 4)			5. Effective Date (mm/dd/yyyy)	Expected Completion Date (mm/dd/yyyy)	Expected Closeout Date (mm/dd/yyyy)	
6. Environmental Review Status <div> <input type="checkbox"/> Exempt (As described in 24 CFR 58.34) <input type="checkbox"/> Under Review (Review underway; findings not yet made) <input type="checkbox"/> Finding of No Significant Impact (Finding made that request for release of funds for project is not an action which may significantly affect the environment.) </div> <div> <input type="checkbox"/> EIS Required (Finding that project may significantly affect environment or EIS automatically required by 24 CFR 58.37) <input type="checkbox"/> Not Started (Review not yet begun) <input type="checkbox"/> Certification (Environmental review completed; certification and request for release of funds being prepared for submission.) <input type="checkbox"/> Categorically Excluded (as described in 24 CFR 58.35) </div>						
						7. Tribal Fiscal Year (mm/dd/yyyy)

9. Schedule.

Use Calendar Year (CY) quarters. Fill-in the CY below. See detailed instructions on back.

[illegible]

Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2577-0191), Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This collection of information requires that each eligible applicant submit information to enable HUD to select the best projects for funding during annual competitions for the ICDBG Program. The information will be used by HUD to determine whether applications meet minimum screening eligibility requirements and application submission requirements. Applicants provide general information about the project which is preliminary to the review of the applicant's response to the criteria for rating the application. The information is ~~essential~~ HUD in monitoring grants to ensure that grantees are making proper use of Federal dollars. Responses to the collection are required by Section 105 of the Department of Housing and Urban Development Reform Act (Act 101-235) as amended by the Cranston-Gonzales National Affordable Housing Act of 1990. The information requested does not lend itself to confidentiality.

Instructions for Item 9 Schedule: Use Calendar Year (CY) quarters. Fill-in the CY below. If the project begins in May, for example, enter under "1st Qtr(April), M(May), J(June). Indicate time period required to complete each activity, e.g., acquisition, by entering "X" under the months it will begin and end. Draw a horizontal line from the first to the second "X". If the completion date will extend beyond the 8th quarter, enter date in the far right column and attach an explanation.

Indian Community Development Block Grant (ICDBG)

OMB Approval No. 2577-0191
(exp. 2/29/2012)

[illegible]

** No more than 10% of ICDBG funds requested may be used for technical assistance. If funds are requested under this line item, a separate project description must accompany the application to describe the technical assistance the application intends to obtain. Only technical assistance costs associated with the development of a capacity to undertake a specific funded program activity are eligible (24 CFR 1003.206).

Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This collection of information requires that each eligible applicant submit information to enable HUD to select the best projects for funding during annual competitions for the ICDBG Program. The information will be used by HUD to determine whether applications meet minimum screening eligibility requirements and application submission requirements. Applicants provide general information about the project which is preliminary to the review of the applicant's response to the criteria for rating the application. The information is essential for HUD in monitoring grants to ensure that grantees are making proper use of Federal dollars. Responses to the collection are required by Section 105 of the Department of Housing and Urban Development Reform Act (P.L. 101-235) as amended by the Cranston-Gonzales National Affordable Housing Act of 1990. The information requested does not lend itself to confidentiality.

Instructions for Item 4.

Project Name and Project Type

Participants enter the project name and the name of one of the following three categories of activities:

- Housing
- Community Facilities
- Economic Development

Also enter the component name if applicable. Use a separate Cost Summary sheet (form HUD-4123) for each project included in the application.

Examples of categories and/or components including examples of eligible activities are listed below.

Housing

Rehabilitation Component

- Rehabilitation
- Demolition

Land to Support New Housing Component

New Housing Construction Component

Community Facilities

Infrastructure Component

- Water
- Sewer
- Roads and Streets
- Storm Sewers

Buildings Component

- Health Clinic
- Daycare Center
- Community Center
- Multi-purpose Center

Economic Development

- Commercial (wholesale, retail)
- Industrial
- Motel/Hotel
- Restaurant
- Agricultural Development



**DRY CREEK RANCHERIA
BAND OF POMO INDIANS**

**RESOLUTION TO CONCUR, APPROVE AND AUTHORIZE
SUBMITTAL OF A 2011 HUD ICDBG PROPOSAL
FOR A HOMEBUYER ASSISTANCE PROGRAM**

RESOLUTION NO. 11-06-08-2011 ICDBG-001

WHEREAS, the Dry Creek Rancheria Band of Pomo Indians ("Tribe") is a federally recognized Indian tribe organized under Articles of Association adopted on September 13, 1972, approved by the Deputy Assistant Secretary of the Interior on April 16, 1973, and amended effective September 22, 1979, by virtue of the powers inherent in tribal sovereignty and those delegated by the United States of America; and

WHEREAS, pursuant to Article IV of the Articles, all powers and responsibilities of the Tribe are vested in the Tribal Council, which may delegate powers to the Tribal Board of Directors ("Board"); and

WHEREAS, pursuant to Article VII of the Articles, the Board shall take such actions as are necessary to carry into effect the ordinances, resolutions, or other directions of the Tribal Council and represent the community in all negotiations with local, state, and federal governments; and

WHEREAS, the Tribe has met the citizen participation requirements of 24 CFR Section 1003.604 and has considered the comments and reviews expressed by tribal members in the completion of the 2011 ICDBG proposal; and

WHEREAS, the Tribe wishes to promote self sufficiency through financial education, employment and homeownership opportunities for tribal members with a Homebuyer Assistance Program; and

WHEREAS, the Tribe wishes to provide affordable housing opportunities to all of its tribal membership who are in need of housing assistance and are eligible to receive such services; and

WHEREAS, the Tribe will demonstrate a commitment to sustaining the project by requiring participants in the Homebuyer Assistance Program to receive home maintenance training and to provide ongoing maintenance of the purchased homes as a condition of receiving assistance;


Mailing Address: P.O BOX 607, Geyserville, CA 95441
Office Address: 3250 Highway 128 East, Geyserville, CA 95441
Phone/Fax: 707-735-2000

FURTHERMORE BE IT RESOLVED, the Tribe will commit to contributing maximum matching funds as cost-share to the proposed Project in the estimated amount of \$201,670 representing 25% of the Project Funds from the FY 2011 HUD Indian Housing Block Grant (IHBG) Program as matching funds for the 2011 Indian Community Development Block Grant request of \$605,000.

NOW, THEREFORE BE IT RESOLVED, the Dry Creek Rancheria Band of Pomo Indians of California concurs, endorses, approves and authorizes the submittal of a 2011 ICDBG proposal to the HUD Southwest Office of Native American Programs to fund a Homebuyer Assistance Program.

CERTIFICATION

The foregoing Resolution was presented at a Special Meeting of the Board of Directors held on June 8, 2011, with a quorum present, and approved by a vote of 3 "for," 0 "against," and 0 "abstentions," and such Resolution has not been rescinded or amended in any way.



Harvey Hopkins
Chairman

6/8/11

Date



Margie Rojas
Secretary/Treasurer

6/8/2011

Date

THRESHOLDS

Dry Creek Rancheria Band of Pomo Indians (DCR) 2011 ICDBG Application

1. HUD Threshold Requirements in General Section III.C.

a. Eligible Applicant

The Dry Creek Rancheria Band of Pomo Indians is a federally-recognized Indian Tribe and qualifies as an eligible applicant as required under 24 CFR 1003.5. This application has been approved by a tribal resolution of the Dry Creek Rancheria Tribal Council, the governing body of the Tribe (see attached resolution).

b. DUNS

Dry Creek Rancheria Band of Pomo Indians' DUNS number is 839886041.

c. Compliance with Fair Housing and Civil Rights Laws

The Dry Creek Rancheria Band of Pomo Indians is a federally-recognized Indian Tribe and is not subject to this threshold.

d. Conducting Business in Accordance with Core Values and Ethical Standard

The Tribe's written code of conduct is part of the approved Fiscal Policies and has been faxed.

e. Delinquent Federal Debt

Dry Creek Rancheria Band of Pomo Indians is not delinquent on any federal debt.

2. Program-Related Thresholds

a. Outstanding ICDBG Obligation

Dry Creek Rancheria Band of Pomo Indians has no outstanding ICDBG obligations.

b. Compliance with Fair Housing and Civil Rights Laws

Dry Creek Rancheria Band of Pomo Indians has no outstanding violations of Title II of the Civil Rights Act of 1964, also known as the Indian Civil Rights Act.

3. Project-Specific Thresholds for Homeownership Assistance

There are no project-specific thresholds for homeownership assistance programs.

Low- and Moderate-Income Benefit

This project is a Limited Clientele Activity. Because this is a homeownership assistance project, 100% of beneficiaries are required to meet LMI requirements for the county in which they are purchasing their home. Dry Creek Rancheria Band of Pomo Indians Housing Department will ensure beneficiaries meet these requirements by requiring pay stubs and/or tax returns.

Dry Creek Rancheria Homeowner Assistance Memorandum of Agreement

This MOA is hereby entered into this ____ day of _____, 201_ between the Dry Creek Rancheria Band of Pomo Indians (herein “DCR”) and _____, member(s) of the DCR, Tribal No.(s) _____, the recipient of conditional homeownership assistance (herein “Homeowner”). In consideration for being awarded conditional homeownership assistance in an amount not to exceed \$_____ Homeowner and DCR hereby agree to the following terms and conditions.

TERMS:

THE TERM OF THIS MOU IS TEN YEARS, BEGINNING AT THE CLOSING DATE OF THE RESIDENCE PURCHASED USING HOMEOWNERSHIP ASSISTANCE FUNDS DESCRIBED BELOW.

DCR AGREES TO PROVIDE \$_____ IN THE FORM OF A GRANT THAT MAY BE CONVERTED TO A LOAN UPON CERTAIN CONDITIONS. FUNDS WILL BE USED FOR DOWNPAYMENT ASSISTANCE, CLOSING COSTS AND ADDITIONAL SUBSIDY FOR THE PURCHASE OF THE HOME DESCRIBED IN ATTACHMENT A. FUNDS WILL BE USED AS OUTLINED BELOW:

DOWNPAYMENT ASSISTANCE	\$ _____
CLOSING COSTS	\$ _____
HOMEPURCHASE SUBSIDY	\$ _____

IF THE HOMEOWNER SELLS THE RESIDENCE DURING THE TERM OF THIS MOU, THE GRANT WILL CONVERT TO A LOAN AND MUST BE REPAYED IMMEDIATELY. THE PAYMENT DUE WILL BE A PRORATED AMOUNT EQUAL TO THE NUMBER OF MONTHS REMAINING IN THIS MOU ON THE SALE CLOSING DATE DIVIDED BY 120 TIMES THE ORIGINAL GRANT AMOUNT.

CONDITIONS:

THE HOMEOWNER(S) AGREES TO RESIDE AT THE RESIDENCE PURCHASED USING THE HOMEOWNERSHIP ASSISTANCE FUNDS DESCRIBED IN THIS MOU FOR A MINIMUM OF TEN (10) YEARS.

HOMEOWNER AGREES TO PROVIDE ONGOING MAINTENANCE, REPAIR AND UPKEEP OF THE RESIDENCE INCLUDING, BUT NOT LIMITED TO, INSPECTING CRAWL SPACES FOR WATER, SERVICING AND CLEANING THE FURNACE, HAVING CHIMNEYS AND WOOD STOVES CLEANED ANNUALLY AND KEEPING GUTTERS AND ROOF VALLEYS CLEAR OF DEBRIS.

HOMEOWNER AGREES TO KEEP A MINIMUM CASH RESERVE OF \$_____ IN A CHECKING OR SAVINGS ACCOUNT TO COVER ONGOING MAINTENANCE AND REPAIR EXPENSES.

HOMEOWNER AGREES TO MAINTAIN AND KEEP INSURANCE ON THE RESIDENCE AS REQUIRED BY THE LENDER.

HOMEOWNER UNDERSTANDS IF THE PROPERTY IS NOT MAINTAINED AS DESCRIBED ABOVE THE GRANT MAY BE CONVERTED TO A LOAN AND WILL BE IMMEDIATELY DUE AND PAYABLE ACCORDING TO THE TERMS DESCRIBED ABOVE.

RESALE RESTRICTION REQUIREMENTS:

THE HOMEOWNER AGREES TO NOTIFY DCR IN WRITING PRIOR TO SELLING OR TRANSFERING TITLE OF THE RESIDENCE.

.

I (We), the undersigned Homeowner(s), acknowledge that the foregoing conditions have been fully explained to me (us), that I (we) do understand and agree to them. I (we) also understand that a copy of this MOA is to be given to me (us) for my (our) records.

Homeowner(s):

DCR:

Name:

Dry Creek Rancheria Band of Pomo Indians

Name:

BY: _____

Date

Date

2011 eLogic Model® Information Coversheet



Instructions

When completing this section there are "mandatory" fields that must be completed. These fields are highlighted in yellow. The required data must be entered correctly to complete an eLogic Model®. After completing all mandatory fields on the coversheet click on the "Check Errors" button at the top of this page. Applicant Legal Name must match box 8a in the SF-424 in your application. Enter the legal name by which you are incorporated and pay taxes. CCR Doing Business is new for 2010 eLogic Model®. Only complete this field if your registration at CCR includes an entry in Doing Business as: (dba). Enter the DUNS # as entered into box 8c of the SF-424 Application for Federal Assistance form. Enter the City where your organization is located, this information must match the SF-424 data in your application. Use the dropdown to enter the State where your organization is located, this information must match the SF-424 data in your application. This information must match the SF-424 data in your application. Enter the Grantee Contact Name and email address in the field provided. Enter the name of the person that completed the eLogic Model® and their email address in the field provided. When completing the Project Information Section, applicants except Indian Tribes must enter their Project Name, Project Location City/County/Parish, State, Project Type, and Construction Type. If there are multiple locations, enter the location where the majority of the work will be done. Indian tribes, including multi-state tribes, should enter the City or County associated with their business address location. For Indian Tribes, enter the state applicable to the business address of the Tribal entity.

Program Information

HUD Program	ICDBG
Program CFDA #	14.862
Program Component	

Grantee Information

Applicant Legal Name	Dry Creek Rancheria Band of Pomo Indians		
CCR Doing Business As Name			
DUNS Number	839886041	-	
City	Geyserville		
State	CALIFORNIA		
Zip Code	95448.00	-	
Grantee Contact Name	Dave Cade		
Grantee Contact email	davec@drycreekrancheria.com		
Logic Model Contact Name	Dave Cade		
Logic Model Contact email	davec@drycreekrancheria.com		

Project Information

Project Name	Homeownership Assistance		
Project Location City/County/Parish	Geyserville		
Project Location State	CALIFORNIA		
Zip Code	95448.00	-	
Project Type	Homeownership Assistance		
Construction Type			

Additional Information for Reporting (Leave Blank At the Time of Application)

Grants.gov Application Number	
HUD Award Number	
Logic Model Amendment Number	



2011



Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICSBG
 Program Component Homeownership Assistance
 Project Name

Reporting Period
 Reporting Start Date
 Reporting End Date

DUNS No. 839886041 - 0

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
1B	2b	Indian Tribes and Alaskan Natives are in need of suitable living environments with decent housing, particularly for people with low to moderate incomes.		#VALUE!				#VALUE!			
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Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICDBG
 Program Component
 Project Name Homeownership Assistance

Reporting Period
 Reporting Start Date
 Reporting End Date

DUNS No. 839886041 - 0



2011

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools	
1		2	3	4			5	6			7	
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
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Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICDBG
 Program Component
 Project Name Homeownership Assistance

Reporting Period
 Reporting Start Date
 Reporting End Date

DUNS No. 839886041 - 0



2011

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools		
1		2		3			4			5			
Policy		Planning		Programming			Pre	Post	YTD	Impact			
1B	2b	Indian Tribes and Alaskan Natives are in need of suitable living environments with decent housing, particularly for people with low to moderate incomes.	new- Homebuyer ed/financial literacy training # Trainings	# Trainings			new- Housing - Individuals receiving training # People			Pre	Post	YTD	Accountability
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Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICDBG
 Program Component Homeownership Assistance
 Project Name

Reporting Period
 Reporting Start Date
 Reporting End Date

DUNS No. 839886041 - 0



2011

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
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Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICDBG
 Program Component
 Project Name Homeownership Assistance

Reporting Period
 Reporting Start Date
 Reporting End Date

DUNS No. 839886041 - 0



2011

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools						
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Policy		Planning		Programming			Pre	Post	YTD	Impact		Pre	Post	YTD	Accountability		
1B	2b	Indian Tribes and Alaskan Natives are in need of suitable living environments with decent housing, particularly for people with low to moderate incomes.	new- Homebuyer ed/financial literacy training # Trainings	# Trainings			new- Housing - Individuals receiving training # People	# People									
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1C				Housing-Homebuyer Assistance-Interest rate subsidies, loan guarantees, down payments, closing costs Grants/Loans				Grants/Loans			Housing-Increase in homeownership rates Households			Households			Intake log
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Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICDBG
 Program Component Homeownership Assistance
 Project Name

Reporting Period
 Reporting Start Date
 Reporting End Date

DUNS No. 839886041 - 0



2011

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
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Policy	Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability	
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DUNS No. 839886041 - 0



2011

HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
1B	2b	Indian Tribes and Alaskan Natives are in need of suitable living environments with decent housing, particularly for people with low to moderate incomes.	new- Homebuyer ed/financial literacy training # Trainings	# Trainings			new- Housing - Individuals receiving training # People	# People			A. Tools for Measurement
				6				30			
1C			Housing-Homebuyer Assistance-Interest rate subsidies, loan guarantees, down payments, closing costs Grants/Loans	Grants/Loans			Housing-Increase in homeownership rates Households	Households			Intake log Database
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				#VALUE!				#VALUE!			D. Frequency of Collection



Applicant Legal Name Dry Creek Rancheria Band of Pomo Indians
 CCR Doing Business As Name 0
 HUD Program ICDBG
 Program Component Homeownership Assistance
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DUNS No. 839886041 - 0



HUD Goals	Policy Priority	Needs	Services/Activities	Measures			Outcomes	Measures			Evaluation Tools
1		2	3	4			5	6			7
Policy		Planning	Programming	Pre	Post	YTD	Impact	Pre	Post	YTD	Accountability
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ATTACHMENTS FORM

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

1) Please attach Attachment 1	DryCreekRFNarratives.pdf	Add Attachment	Delete Attachment	View Attachment
2) Please attach Attachment 2		Add Attachment	Delete Attachment	View Attachment
3) Please attach Attachment 3	HUD 2993 Acknowledgement of A	Add Attachment	Delete Attachment	View Attachment
4) Please attach Attachment 4	4125DryCreek2011ICDBG.pdf	Add Attachment	Delete Attachment	View Attachment
5) Please attach Attachment 5	4123DryCreek2011ICDBG.pdf	Add Attachment	Delete Attachment	View Attachment
6) Please attach Attachment 6	DCR RESOLUTION NO 11-06-08-2	Add Attachment	Delete Attachment	View Attachment
7) Please attach Attachment 7	DryCreekThresholds.pdf	Add Attachment	Delete Attachment	View Attachment
8) Please attach Attachment 8	HomeownersAgreement.pdf	Add Attachment	Delete Attachment	View Attachment
9) Please attach Attachment 9	DryCreek96010.xls	Add Attachment	Delete Attachment	View Attachment
10) Please attach Attachment 10		Add Attachment	Delete Attachment	View Attachment
11) Please attach Attachment 11		Add Attachment	Delete Attachment	View Attachment
12) Please attach Attachment 12		Add Attachment	Delete Attachment	View Attachment
13) Please attach Attachment 13		Add Attachment	Delete Attachment	View Attachment
14) Please attach Attachment 14		Add Attachment	Delete Attachment	View Attachment
15) Please attach Attachment 15		Add Attachment	Delete Attachment	View Attachment

Facsimile Transmittal

U. S. Department of Housing and Urban Development

OMB Number: 2525-0118
Expiration Date: 06/30/2011

1308091124-9513

Office of Department Grants
Management and Oversight

Name of Document Transmitting: No Documents

1. Applicant Information:

Legal Name: Dry Creek Rancheria Band of Pomo Indians

Address:

Street1: PO Box 607

Street2:

City: Geyserville

County: Sonoma

State: CA: California

Zip Code: 954410607

Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

Organizational DUNS: 8398860410000

CFDA No.: 14.862

Title: Indian Community Development Block Grant Program

Program Component:

3. Facsimile Contact Information:

Department: Housing Department

Division:

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: First Name: Dave

Middle Name:

Last Name: Cade

Suffix:

Phone Number: 7075224229

Fax Number:

5. Email: davec@drycreekrancheria.com

6. What is your Transmittal? (Check one box per fax)

☐ a. Certification ☐ b. Document ☐ c. Match/Leverage Letter ☒ d. Other

7. How many pages (including cover) are being faxed?

1

Form HUD-96011 (10/12/2004)

manifest

Manifest for Grant Application # GRANT10898974

Grant Application XML file (total 1):

1. GrantApplication.xml. (size 17755 bytes)

Forms Included in Zip File(total 5):

1. Form SF424_2_1-V2.1.pdf (size 38917 bytes)
2. Form Attachments-V1.1.pdf (size 30274 bytes)
3. Form FaithBased_SurveyOnEEO-V1.2.pdf (size 32766 bytes)
4. Form HUD_FaxTransmittal-V1.1.pdf (size 28136 bytes)
5. Form HUD_DisclosureUpdateReport-V1.1.pdf (size 36101 bytes)

Attachments Included in Zip File (total 8):

1. Attachments Attachments-ATT4-1236-4125DryCreek2011ICDBG.pdf application/pdf (size 101467 bytes)
2. Attachments Attachments-ATT3-1235-HUD 2993 Acknowledgement of App Receipt.pdf application/pdf (size 27157 bytes)
3. Attachments Attachments-ATT6-1238-DCR RESOLUTION NO 11-06-08-2011 ICDBG-001.pdf application/pdf (size 244785 bytes)
4. Attachments Attachments-ATT5-1237-4123DryCreek2011ICDBG.pdf application/pdf (size 61547 bytes)
5. Attachments Attachments-ATT8-1240-HomeownersAgreement.pdf application/pdf (size 173714 bytes)
6. Attachments Attachments-ATT1-1234-DryCreekRFNarratives.pdf application/pdf (size 420681 bytes)
7. Attachments Attachments-ATT7-1239-DryCreekThresholds.pdf application/pdf (size 72088 bytes)
8. Attachments Attachments-ATT9-1241-DryCreek96010.xls application/excel (size 2939904 bytes)

NARRATIVES TO RATING FACTORS
PROJECT NAME: HOMEOWNERSHIP ASSISTANCE
CATEGORY: HOMEOWNERSHIP ASSISTANCE PROGRAM
CURRENT GRANTEE

RATING FACTOR 1: CAPACITY OF APPLICANT

Rating Factor 1, Subfactor 1: Capacity of Applicant

The Dry Creek Rancheria Band of Pomo Indians (“DCR”) has experienced staff that have successfully managed federally funded grants; more importantly, grants for Homeowner Assistance under the Tribe’s Native American Housing and Self-Determination Act (NAHASDA) Indian Housing Block Grant, a program similar to the one being proposed. This indicates the Tribe has the management and administrative capacity to fulfill its housing programs.

DCR Housing Management has cultivated working partnerships with agencies and experts in the field of homebuyer education, real estate, and mortgage lending. These partnerships have assisted homebuyers in meeting their homeownership goals. In order to meet the need of this proposed Homeowner Assistance Project and effectively serve tribal homebuyers, DCR will expand its partnership to bring additional resources to beneficiaries.

Rating Factor 1, Subfactor 1a: Managerial and Technical Staff

DCR has successfully managed and implemented its tribal housing programs for the past five years. More specifically, existing NAHASDA funds are being managed to aid in down payment assistance, homeowner rehab, rental assistance, utility assistance and basic counseling services for each of these program categories. With the approval of DCR Board of Directors, the housing department currently has approved and implemented NAHASDA down payment assistance policies to ensure the guidelines for each program are being followed. The Tribe has already begun amending existing policies to meet the requirements of the proposed ICDBG Homeowner Assistance Program. Below is a description of key staff and partners who will administer the proposed project.

Project Manager

Roles/Responsibilities: The Project Manager will be responsible for developing project guidelines and overall project oversight. He will oversee project implementation, prepare the program budget and schedules in conjunction with the Program Specialist, monitor the project for compliance and sign all grant agreements. The Project Manager will also assist in providing portions of the financial literacy and homeownership training to potential homeowners. He will ensure compliance with contract language, DCR policies, Tribal laws, ordinances and licenses, and Federal regulations, guidelines and requirements.

Knowledge/Experience: Dave Cade, DCR Housing Director, will serve as the overall Project Manager. He has been the Director of DCR Housing Department since April of 2010. Mr. Cade has successfully managed several Federal Indian housing programs, which include

Dry Creek Rancheria, HUD ICDBG Proposal FY 2011

Page 1 of 16

administering Indian Housing Block Grants (IHBGs) and composing Indian Housing Plans (IHPs). He has fifteen years of experience managing Native American nonprofit organizations, community resource centers, economic development initiatives and tribal housing programs. In the last five years, Mr. Cade has direct experience managing projects that include creation of homeownership, renewable energy, and transitional housing resources in rural and urban Native communities. He has lead tribal efforts to expand homeownership opportunities on fee simple, allotments and tribal trust lands in California, New Mexico and Nebraska.

Mr. Cade has more than nine years of experience successfully managing tribal housing programs and administering federal grants. In the last five years, Mr. Cade has demonstrated relevant and successful project manager experience related to the proposed ICDBG project as follows:

- ✓ Met DCR's 2010 target goal for homeownership as stated in its 2009 Indian Housing Plan during his first year as Housing Director, including providing down payment assistance to ensure meeting homeownership goals;
- ✓ Successfully managed NAHASDA funds for DCR in 2010, Northern Ponca Housing Authority in 2007-2008 and Chukchansi Indian Housing Authority in 2005-2007; Successfully revamped programs and brought them back into compliance and met target goals;
- ✓ Successfully managed ICDBG funds for the Northern Ponca Housing Authority and Nambe Pueblo Housing Entity to assist and support first-time homeowners in 2005 and 2007-2008; Successfully met project goals and grant compliance requirements;
- ✓ Successfully completed First Nation Oweesta's certification requirements to become a financial education trainer using Fannie Mae/First Nations Oweesta's *Building Native Communities* curriculum in 2009;
- ✓ Established successful partnerships with mortgage lenders and certified financial education trainers to provide housing fairs, financial literacy trainings and first time homebuyer workshops for the Northern Ponca Housing Authority in 2008 and the Chukchansi Indian Housing Authority in 2007.

Program Specialist

Roles/Responsibilities: The Program Specialist will assist the Program Director in developing project guidelines and carrying out the many day-to-day responsibilities of the project. She will provide outreach to tribal members on the waiting list to become homeowners. She will assist tribal members interested in applying for the program by providing one-on-one counseling services related to developing personal budgets and saving plans, determining ability to qualify for the program, determining housing affordability and assisting with applicants' loan applications. The Program Specialist will act as the liaison between tribal members, lenders and other parties involved in the process. She will meet regularly with the Project Manager to provide project updates and ensure grant compliance.

Knowledge/Experience: DCR's Housing Assistant Kia De La O is an enrolled member of the Round Valley Rancheria. Ms. De La O joined the Housing Department staff in 2010 and brings valuable recent experience in mortgage lending to the program. She worked as loan officer for a mortgage lender in Santa Rosa, CA for a year. She has also worked as a loan

transfer coordinator for three (3) years prior to that, processing a pool of loans for the secondary market. Prior to working as a loan officer Ms. De La O worked for three years as an escrow assistant for a local title company. Duties there included drafting loan documents, disbursing funds, researching the status of titles, conducting loan signings and transmitting legal documents to the Sonoma County Recorder's office. Ms. De La O is a licensed Notary Public and has previously been licensed as a real estate agent in the State of California.

In her current capacity, Ms. De La O has been very successful in assisting tribal members interested in becoming homeowners. She has assisted potential homeowners with basic counseling services and loan packaging. Her work helped DCR meet the 2010 target goal for homeownership as stated in its 2009 Indian Housing Plan. She sustains a close working relationship with non-profit partners for the purposes of networking and providing homebuyer, financial fitness and credit training. Prior to joining DCR, Ms. De La O assisted with loan packaging and underwriting to help over 1500 individuals become homeowners.

Training Coordinator

Roles/Responsibilities: The Program Trainer is responsible for coordinating and implementing financial literacy and homebuyer education trainings for potential program participants. She will work with partners and staff to identify a training schedule, identify trainers and market trainings to tribal members. She will also be responsible for ensuring training evaluations are completed. The Training Coordinator will also act as a trainer for many of the scheduled trainings.

Knowledge/Experience: Yolanda Garibay, a current consultant of the Tribe, will act as Training Coordinator. Ms. Garibay acted as the Housing Assistant for DCR's Department of Housing in 2009 and 2010 and has worked in housing assistance for Native people for more than six of the last seven years (minus eight months in 2006/2007 when she worked for a tribal health consortium). In the last five years, Ms. Garibay has received the following formal training:

- ✓ Foreclosure Prevention & Default Counseling Certification (NeighborWorks, 2010)
- ✓ Native Communities Financing Initiative (First Nations Oweesta, U.S. Dept of Treasury, 2010)
- ✓ Lending Basics for Homeownership Counselors (NeighborWorks, 2008)
- ✓ Building Native Communities: Financial Skills for Families (2007)
- ✓ Individual Development Accounts (First Nations Oweesta, 2006)

Ms. Garibay has achieved many successes in her field over the last five years. While at DCR Department of Housing, she revised policies to include an effective client counseling plan, allowing DCR to meet its 2010 Indian Housing Plan goals. As a Housing Counselor from 2008 to 2010 for the Northern Circle Indian Housing Authority, Ms. Garibay provided financial literacy and foreclosure prevention training which allowed several Native and non-native clients to secure permanent loan modifications and prevented them from losing their homes. As the Assistant Housing Director at Big Valley Rancheria, in 2006 and 2007 Ms. Garibay coordinated and provided homebuyer education workshops, successfully training over 50 tribal members under NAHASDA and ICDBG funding.

Finance Manager

Roles/Responsibilities: The Finance Manager is responsible for financial reporting requirements, accounting for all grant funds, overall grant compliance, making grant draw downs based on program expenditures, preparing vouchers, and monitoring budget information. The Finance Manager and his staff will perform daily financial operations, and is responsible for all financial reporting in accordance with 24 CFR part 85 and 24 CFR 1000 and adherence to DCR policies and procedures.

Knowledge/Experience: Hans Winkler will be the Finance Manager for this project. He is a licensed Certified Public Accountant (CPA) in the State of California and has been employed by DCR as its Chief Finance Officer since 2004. Currently, the Finance Manager is responsible for financial management of the IHBG, and numerous other federal funds received by DCR. Mr. Winkler has developed an excellent financial track record of experience in his tenure with DCR. He has met financial reporting requirements in a timely manner for the numerous federally funded projects DCR administers. The most recent 2008, 2009 and 2010 external audits conducted had no major findings. Mr. Winkler is a graduate of the Sonoma State University.

Rating Factor 1, Subfactor 1b: Project Implementation Plan

The proposed project will allow ten tribal members to receive down payment assistance. Please see attached Form HUD-4125 for specific tasks and timelines that will be undertaken as part of the project.

Rating Factor 1, Subfactor 1c: Financial Management

DCR's financial management system meets all requirements of 24 CFR Part 85 and 24 CFR Part 1003. DCR has a comprehensive, written Fiscal Policy and Procedures manual approved by the DCR Board of Directors. These policies adhere to all applicable Tribal and other laws. DCR financial management policies ensure that all external funds will be used in accordance with all program requirements. They are consistent with the requirements and standards of OMB Circular NO A-87, OMB Circular A-128 and 24 CFR Parts 85 and 1003.

DCR uses a fund accounting software package called Sage MIP. It is a fully integrated, fully automated, self-balancing software package enabling DCR to properly account for all its assets, liabilities, revenues and expenditures using a detailed chart of accounts. This system helps ensure DCR is able to meet the requirements of 24 CFR Part 85 and 24 CFR Part 1003.

In order to meet the financial reporting requirement, accounting records, allowable costs and source documentation as described in Subpart C – 85.20 (b)(1), (b)(2), (b)(5) and (b)(6), DCR's accounting records are automatically updated as each transaction is posted in the general ledger. The chart of accounts used in the general ledger is detailed, showing expenditure line items allowing for ease in determination of expenditure by department, by grant type and grant year. Expenditures are generated from properly coded vendor invoices, for which proper procurement procedures have been followed. Allowable costs are determined through knowledge about the

approved grant budget at the time a purchase order is issued. Accurate and timely financial reports are generated for grants from this detailed information, including the IHP (Sec. 102) and APR (Sec. 404) as required by 24 CFR Part 1003.

Internal control over grant cash, real and personal property and other assets exist at DCR as described in Subpart C – 85.20 (b)(3). Inventories are maintained for capitalized real and personal property and these records are reconciled to the general ledger no less than annually. All cash account bank statements are reconciled to their respective cash accounts in the general ledger on a monthly basis without exception.

As described in Subpart C – 85.20 (b) (4), an overall actual-to-budget report is presented to DCR's Board of Directors on a monthly basis. A detailed budget is prepared by DCR's Finance Department and actual operations are compared to the budget throughout the fiscal year. Any significant variations are investigated and discussed with the appropriate department head.

DCR's cash management minimizes, to the greatest possible extent, the lapse of time between the receipt of federal funds and subsequent disbursement of those funds as required in Subpart C – 85.20 (b)(7). DCR predominantly operates on a reimbursement method for requesting funds, meaning that DCR already expended funds for which it requests a drawdown. Program income is used to decrease the amount of federal funds requested.

The strength of DCR's financial management system and adherence to federal regulations is demonstrated by the fact that there were no findings related to financial management (or any other area) in our FY 2008, FY 2009 and FY 2010 audits.

Rating Factor 1, Subfactor 1d: Procurement and Contract Management

DCR's procurement and contract management system meets all requirements of 24 CFR Part 85 and 24 CFR Part 1003. DCR has a comprehensive Procurement section (beginning with Part XIV) in our Fiscal Policy and Procedures manual that addresses procurement and contract management. This policy adheres to all Tribal and other applicable laws. They are consistent with the requirements and standards of OMB Circular NO A-87, OMB Circular A-128 and 24 CFR Parts 85 and 1003. It specifically directs DCR staff to adhere to 24 CFR Part 85 and is also consistent with the requirements in 24 CFR Part 1003. The policy requires the same procurement procedures when using Federal and non-Federal funds, consistent with 24 CFR Part 85.36.

Per Subpart F of 24 CFR Part 1003, DCR's procurement policies ensure ICDBG funds are used in accordance with all program requirements. Consistent with Part 1003.501, sub-recipients and contractors are required to comply with applicable federal guidelines and standards. As required in 24 CFR Part 85.36(b)(2), DCR maintains a contract administration system which ensures that contractors perform in accordance with the terms and conditions of their contracts or purchase orders. DCR's policies include an Ethics in Public Contracting section (Part XXVII) as part of the policy as required in 24 CFR Part 85.36(b)(3). This section addresses how employees may engage in the award and administration of contracts and addresses employee conflict of interest issues. Procedures provide for a review of all purchases to avoid purchasing unnecessary and

duplicate items per 24 CFR Part 85.36(b)(4). DCR's procurement policies address procedures to foster economy and efficiency of purchases per 24 CFR Part 85.36(b)(5), (6) and (7). Only responsible contractors may be awarded contracts as described in 24 CFR Part 85.36(b)(8). There are protest procedures outlined in the policy consistent with 24 CFR Part 85.36(b)(12). DCR's methods of procurement including full and open competition, small purchase and sealed bids are consistent with 24 CFR Part 85.36(c) and (d). Per 24 CFR Part 85.36(e), DCR takes affirmative action to contract with small and minority firms whenever possible. DCR will adhere to contract and price requirements of 24 CFR Part 85.36(f). All technical specifications for proposed procurements will be made available to the awarding agency when requested, per 24 CFR Part 85.36(g). DCR will require bonding on projects when appropriate and in accordance with 24 CFR Part 85.36(h).

The strength of DCR's current procurement and contract management system is demonstrated by the fact that there were no findings related to procurement or contract management (or any other area) in our FY 2008, FY 2009 and FY 2010 audits.

Rating Factor 1, Subfactor 2: Past Performance

HUD will rely on information on file for this section. No narrative is required.

RATING FACTOR 2: NEED/EXTENT OF THE PROBLEM

Rating Factor 2, Subfactor 1: Need and Viability

Need

The Proposed Homeowner Assistance Program meets an essential community development need and is critical to the viability of the community. This proposed project clearly demonstrates the Tribe is making the effort to stabilize its Native community as well as impact the housing market in its overall service area. Through education this program will increase homeownership opportunities for tribal members that meet the program's income criteria. The project will allow the Tribe to assist ten tribal homebuyers with 50% of down payment costs, closing costs and an additional subsidy to make the cost of a home affordable.

The Dry Creek Rancheria Band of Pomo Indians is comprised of 1,032 tribal members (2011, *Tribal Enrollment Office*). The Rancheria, located outside the small, rural town of Geyserville, CA covers only 75 acres of what was once an 86,400 acre territory. There are no residences on the Rancheria. Among the 1,032 people who make up the Tribal membership, the majority reside close to their ancestral lands in rural Sonoma County, CA, some seventy-five miles north of San Francisco.

Income and employment levels among Tribal members are significantly lower when compared with people in the larger community. An April, 2009 Housing Needs Assessment (conducted for the Tribe by Maxfield Research, an external consultant), in which 80% of Tribal members participated, indicates that among Tribal member heads of household, 36.6% are unemployed

and another 10% work only part-time. This is compared to an unemployment rate of 9.8% for the Sonoma County and 9.5% for the Nation as a whole. Nearly 70% of Tribal households are low-income (below 80% AMI), and 33% of Tribal households have income below \$30,000 (*April 2009 Tribal Housing Assessment*). As reported to the Bureau of Indian Affairs in a Labor Market Report, 38% of Tribal member adults are unemployed.

The majority of Tribal members rent their residence – 63% – compared with 37% who own homes. Compare this to the national average of almost 70% of Americans who own a home. Well over 50% of Tribal households are “cost-burdened (i.e., paying more than 30% of their income for total housing costs). The percentage is considerably higher at lower income levels. Among low-income households, 75% are cost-burdened (*April 2009 Tribal Housing Assessment*).

Contrast the economic disparity of the Tribal community with the cost of housing in Sonoma County, where the majority of Tribal members reside, and the homeownership picture becomes bleak. Sonoma County is in the top five most expensive housing markets in the country when median home prices are compared to median incomes. The median price for a three-bedroom, two-bath home was \$325,000 in March 2011 (*Press Democrat*).

According to the *Housing Needs Assessment* over 50% of existing tribal homeowner and tenant households are paying more than 30% of their gross income to housing costs.

Tribal households paying more than 30% of their gross income to housing;

Number Tribal Households (Total households 140)	Tribal Household Income Range	Percentage of Income Going to Housing Costs
56	> \$20,000	35% or more
6	\$20,000 - \$49,999	30-34%
46	\$20,000 - \$49,999	35%
8	\$50,000 - \$74,999	30-34%
12	\$50,000 - \$74,999	35% or more
5	\$75,000 or more	30-34%
7	\$75,000 or more	35% or more

Given these statistics, homeownership is a difficult proposition for most Tribal members.

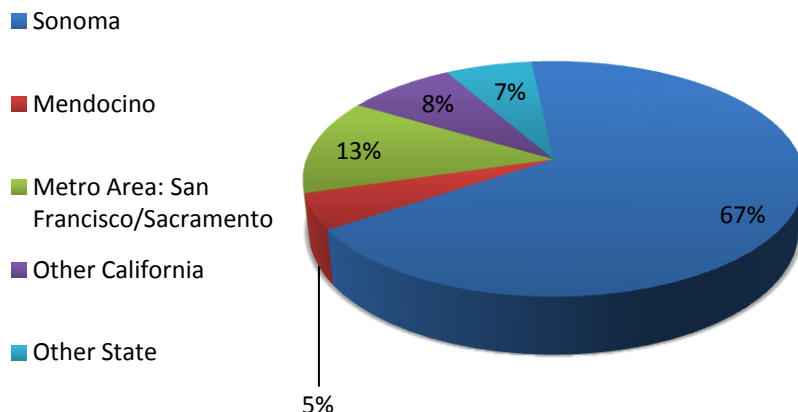
Viability

Although home prices remain very high in terms of the nation as a whole, they have dropped considerably in Sonoma County over the last several years. In 2005, the median home price was \$619,000, making homeownership virtually unobtainable for most Tribal members. By the first quarter of 2011, the median price had dropped almost 50% to \$325,000. For the first time, owning a home is a real possibility for many tribal members. But the median price still remains high. In order for LMI households to qualify for a home and keep monthly payments reasonable,

down payment and closing cost assistance is required as well as additional subsidy to reduce the overall cost to the homebuyer.

Based on the Housing needs survey there is a need for affordable, decent, housing in the Tribe's service area. The survey indicates the highest populated and highest desire for new housing is in Sonoma County. Figure – 1, specifically indicates tribal members seeking homeownership opportunities, with 67% seeking this opportunity in Sonoma County.

Figure – 1: Tenure of Homeownership sought by ideal location



Homeownership is a proven method for improving the economic conditions of a community and building assets for families. Given that current housing prices are at decade low prices, individuals and families that are able to purchase homes now will most certainly recognize appreciation in the value of their homes over time. Building wealth through homeownership is a key strategy to moving individuals out of poverty and into the economic mainstream. Homeownership has been proven to yield other community and family benefits. Children of homeowners are more likely to obtain higher levels of education, higher lifetime annual income and eventually own their own home (*Solutions for America* www.solutionsforamerica.org).

DCR's proposed homeownership assistance program will provide a total of up to \$50,000 in assistance to LMI individuals and families. This will lower the cost of homeownership making it affordable for many tribal households. The opportunity for homeownership for tribal members has never been better. Increased homeownership will increase tribal members' quality of life and economic security, giving them a more vested interest in the community. This is critical to long-term community viability, offering tribal members the opportunity for real, sustainable economic stability in the future.

Rating Factor 2, Subfactor 2: Project Benefit

The proposed project is a Homeownership Assistance Project. The Dry Creek Rancheria's dollar amount from the 2011 IHBG formula information is \$621. This falls within the 12 point range of \$327-\$750.

RATING FACTOR 3: SOUNDNESS OF APPROACH

Rating Factor 3, Subfactor 1: Description of and Rationale for Proposed Project

Project Description

The proposed project includes providing training and homeowner assistance to ten LMI tribal members for the purchase of a home. The purpose of the program is to identify qualified LMI families, provide them with the information they need to be successful homeowners, and then provide them with the financial resources necessary to obtain an affordable home.

Dry Creek Rancheria Department of Housing will first offer training courses to tribal members to prepare them for homeownership. Six homebuyer education classes combined with six financial literacy classes will be provided. Classes will be offered twice a quarter over a nine month period and any interested tribal member may attend these classes. The homebuyer education courses will use the *Pathways Home: A Native Homeownership Guide* curriculum and will cover the following topics:

- Exploring Homeownership
- Considering Mortgage-based Homeownership
- Budgeting for Homeownership and Calculating Affordability
- Evaluating Credit for Homeownership
- Finding a Home
- Applying for a Home Loan
- Meeting Your Financial Obligations
- Protecting Your Investment

Personal financial literacy training will also be provided in conjunction with the homeownership training. DCR will use the *Building Native Communities: Financial Skills for Families* curriculum. This training is designed to teach families personal financial management skills to help them achieve financial success. Topics covered include:

- Building a Healthy Economy
- Developing a Spending Plan
- Working with Checking and Savings Accounts
- Understanding Credit and Your Credit Report
- Accessing Credit Part I and Accessing Credit Part II

All training will be provided by qualified training instructors at no cost to attendees.

As training is completed, ten LMI qualified families will be identified to receive financial assistance for home purchase. These families will be identified on a first-come,-first served basis, according to DCR's waiting list. DCR maintains a waiting list for homeownership. Using this waiting list, potential LMI qualified families have been identified below.

Potential LMI FTHB Participant Households

Based on 2011 Income Limits Effective 5-31-2011

Sonoma County, CA	MFI - \$81,500
LMI HH Qualification Amounts:	
<i>1 person - \$45,300 2 person - \$51,750 3 person - \$58,200 4 person - \$64,650</i>	
<i>5 person - \$69,850 6 person - \$75,000 7 person - \$80,200 8 person - \$85,350</i>	

	Household	Size	Income Level	County
1	Household	4	\$ 62,026	Sonoma
2	Household	5	\$ 57,990	Sonoma
3	Household	4	\$ 53,271	Sonoma
4	Household	2	\$ 51,005	Sonoma
5	Household	4	\$ 43,160	Sonoma
6	Household	6	\$ 43,160	Sonoma
7	Household	3	\$ 41,507	Sonoma
8	Household	2	\$ 41,414	Sonoma
9	Household	8	\$ 39,169	Sonoma
10	Household	2	\$ 38,745	Sonoma
11	Household	2	\$ 33,488	Sonoma
12	Household	2	\$ 32,383	Sonoma
13	Household	3	\$ 31,502	Sonoma
14	Household	3	\$ 29,689	Sonoma
15	Household	2	\$ 28,600	Sonoma
16	Household	4	\$ 26,403	Sonoma
17	Household	3	\$ 26,184	Sonoma
18	Household	4	\$ 25,569	Sonoma
19	Household	5	\$ 25,536	Shasta
20	Household	3	\$ 25,512	Sonoma

Once potentially qualified LMI families are identified, they will be responsible for securing financing. Homebuyers will be required to keep mortgage payments – including principal, interest, taxes and insurance – at no more than 35% of their gross income. The tribe has conducted research on the mortgage loan products available to tribal borrowers and has concluded that the 184 HUD Guarantee Program is by far the most cost effective. The 184 HUD Loan Guarantee Program is a fixed rate product; this alleviates some of the possibilities of predatory lending practices that involve sub-prime loans with adjustable rates, and balloon payments. The 184 HUD Loan Guarantee Program does not require a mortgage insurance premium. The tribe will make certain the tribal home buyer is provided with the 184 HUD Loan Guarantee Program information as well as CalHFA First Mortgage Loan products, and FHA. As long as home buyers meet the 35% gross income threshold, they will ultimately decide what product best fits their profile. DCR housing staff will be available to assist the tribal homebuyer in this process and will provide letters of commitment for homeownership assistance to help secure financing commitments.

Upon securing financing with a lender, or in some cases multiple lenders, the borrower will actively begin searching for a home in their price range. The tribal homebuyer will be given a list of HUD, Calhfa, and Fannie Mae homes for sale in that specific service area. There are currently approximately 648 HUD homes listed for sale in California, and 4 of those homes are in Sonoma County. According to CalHFA's website (www.calhfa.ca.gov/REOProperties) there are 16 Real Estate Owned REO properties listed in Sonoma County. There currently are 92 homes available in Sonoma County on www.homepath.com website by Fannie Mae. All of the above listed home search websites are very user friendly for tribal borrowers. DCR housing staff will be available to assist tribal members with the home search process.

After a borrower has identified a home within their price range, DCR housing staff will work with the borrower and the lender to provide homeowner assistance in the form that will be most beneficial to the borrower. This assistance will include providing closing costs, up to half of the required down payment and additional subsidies that may take the form of additional down payment or interest buy-down. Requiring the borrower to pay half of the down payment cost, this will help ensure they have a vested interest in the home and have demonstrated commitment by saving a portion of the down payment. A total subsidy of up to \$53,560 will be provided to the ten program participants. Once the borrower has purchased the home, DCR staff will be available for post-purchase counseling.

Project Rationale

As described in Rating Factor 2, the homeownership rate of just 37% among tribal members is significantly lower than the national average of almost 70%. Increased homeownership rates have proven to strengthen economic conditions of families and the communities they live in. In order to increase homeownership rates, the tribe basically has four options: (1) increase family gross incomes, (2) build affordable housing, (3) increase financial and homebuyer education, or (4) provide financial assistance in the form of down payments and other purchasing assistance to make homes more affordable.

The tribe is already engaging in option (1) to help families increase their gross incomes by providing job training opportunities. However, this process is typically very lengthy and, in a time of economic recession, does not guarantee that a person will actually get a better paying job when they are done with their training. Option (2), building more affordable housing, does result in homes that tribal members can afford. But this is a very lengthy process and is extremely challenging because so much of the area is already developed and building homes is a very expensive proposition.

Options (3) and (4), given the current housing market, are the most viable and cost-effective options with the greatest chance for long-term success and sustainability with the potential for real asset-building for the home buyer. As described in Rating Factor 2, although home prices remain very high in terms of the nation as a whole, they have dropped considerably over the last several years. In 2005, the median home price in Sonoma County was \$619,000, making homeownership virtually unobtainable for most tribal members. By the first quarter of 2011, the median price had dropped almost 50% to \$325,000. For the first time, owning a home is a real possibility for many tribal members. It also means there is real opportunity for building wealth

through homeownership. The recent economic and financial crises have left a glut of homes available on the market. Because homes are at a decade low cost, purchasing a home now will almost certainly mean the homeowner will recognized long-term gain in their asset over time. For all of these reasons, option (4) of purchasing an existing home, combined with education described in option (3) is the most cost-effective with the greatest possibility for success.

But the median price still remains high. The median home price in Sonoma County of \$325,000 is more than twice the national median home price of just under \$160,000 (National Association of Realtors, March 2011). In order for LMI households to qualify for a home and keep monthly payments reasonable, down payment and closing cost assistance is required. The project is not restricted to Sonoma County, but over 95% of our income eligible participants reside in the county. As the values decrease, owner-occupied families with mortgages tend to owe more on their mortgage loan balances than what their homes are worth. We do not want borrowers to be subjected to this same type of situation. The significant total subsidy amounts will ensure the borrower has a viable interest in their new home from start to closing, and more importantly, for the life of their loan. The training provided will help the borrower understand their financial situation as well as the responsibilities and benefits of being a homeowner. Together, the training and financial assistance options will help tribal members take advantage of the unique housing market and successfully build assets and wealth for their families for the long-term.

Enhanced Community Viability

This proposed project is in response to the Needs Assessment survey that aided the Tribe in developing DCR's Indian Housing Plan. The proposed project is intended to provide tribal homebuyers with the tools needed to be successful homeowners, build family and community assets as well as promote economic self-sufficiency.

This proposal meets the needs of tribal members described in Rating Factor 2 by increasing the overall homeownership rate. Outcomes of this project that will lead to enhanced community viability include the following:

- *Trainings* – holding six homebuyer education classes, six financial literacy classes and 30 individuals receiving training
- *Homebuyers Assistance* – ten tribal members will receive up to \$53,560 in homebuyer assistance and will purchase a home and become homeowners.

Rating Factor 3, Subfactor 2: Budget and Cost Estimates

Below are detailed cost estimates and their descriptions for the project, broken out by program and administrative costs to DCR. Cost estimates were developed by Dave Cade (Executive Director) in coordination with Hans Winkler, the Chief Financial Officer of the Tribe. Mr. Cade has developed and managed numerous housing assistance projects and Mr. Winkler has been the fiscal administrator for many successfully completed housing projects (please see RF 1 above).

Project Budget: Dry Creek Rancheria - Homeownership Assistance 2011 ICDBG Budget					
Item Description (Unit)	Quantity	Unit Price	ICDBG \$\$	Non-ICDBG \$\$	Total Cost
Program Costs					
<u>Homeowner Assistance</u>					
Closing costs	10 recipients	\$8,500	\$85,000	\$0	\$85,000
50% of Req'd Downpayment	10 recipients	\$5,060	\$50,600	\$0	\$50,600
Add'l assistance - Subsidy	10 recipients	\$40,000	<u>\$400,000</u>	<u>\$0</u>	- <u>\$400,000</u>
<i>Total Homeowner Assistance Costs</i>			\$535,600	\$0	\$535,600
<u>Trainings</u>					
Training Coordinator	5hrs/week x 30 weeks	\$50/hour	\$7,500	\$0	\$7,500
Trainers	12 classes x 8hrs/class	\$60/hour	\$5,760	\$0	\$5,760
Supplies/Marketing	12 classes	\$250/class	\$3,000	\$0	\$3,000
Meeting space @ the Grange	12 classes	\$125/day	\$1,500	\$0	\$1,500
Trainer Travel	12 classes x 130mi/class	\$0.50/mile	<u>\$780</u>	<u>\$0</u>	- <u>\$780</u>
<i>Total Training Costs</i>			\$18,540	\$0	\$18,540
<u>Personnel (Salary & Fringe)</u>					
Project Manager	25% FTE (10hrs/wk) x 24 months	\$48.45/hr	\$0	\$50,388	\$50,388
Program Specialist	25% FTE (10hrs/wk) x 24 months	\$26.25/hr	<u>\$21,800</u>	<u>\$5,500</u>	- <u>\$27,300</u>
<i>Total Personnel Costs</i>			\$21,800	\$55,888	\$77,688
<u>Other</u>					
Travel to meet w/ clients	225 miles/mo x 24 mo	\$0.50/mile	\$2,700	\$0	\$2,700
Office supplies	24 months	\$115/month	<u>\$2,760</u>	<u>\$0</u>	- <u>\$2,760</u>
<i>Total Other Costs</i>			\$5,460	\$0	\$5,460
Total Program Costs			\$581,400	\$55,888	\$637,288
Administrative Costs					
General admin costs	General admin costs		\$6,250	\$76,917	\$83,167
Indirect cost rate	25% excluding housing assistance	25%	<u>\$17,350</u>	<u>\$0</u>	- <u>\$17,350</u>
<i>Total Admin Costs</i>			\$23,600	\$76,917	\$100,517
Total Project Cost			\$605,000	\$132,805	\$737,805

The Tribe's Indirect Cost Rate is 25%. The IDC was calculated excluding the homeowner assistance funds as required by HUD. The additional administrative dollars will be used to cover general administrative costs for the project including salaries, fringe, supplies, phones, and other direct administrative costs.

Rating Factor 3, Subfactor 3: HUD Policy Priorities

The proposed project will meet HUD's policy priority of "Sustainability" as described under HUD Priorities 2(b) on the Logic Model spreadsheet. The project will give consumers more information about the true cost of living by incorporating both housing and transportation costs in measures of home affordability. As part of the financial literacy training program that will be provided, potential homeowners will be required to complete a household budget that includes costs such as food, housing, utilities and transportation. This budget will be used to help families determine how much debt they can effectively manage. This policy priority is reflected as part of the training component shown in the Logic Model.

Rating Factor 3, Subfactor 4: Commitment to Sustain Activities

The homeowner will be responsible for all ongoing maintenance responsibilities in the purchased homes. Participants receiving homeowner assistance will be required to first complete the homebuyer education and financial literacy training. The Pathway Home Homebuyer education curriculum includes a Post-Purchase module: Protecting Your Investment. This module covers in detail the routine maintenance on a home. This will help prepare the homeowner for their responsibilities once they purchase a home. The Building Native Communities financial literacy curriculum requires participants to create a household budget and learn how to live by it. This training will help homebuyers succeed in making their mortgage payments by better understanding their personal finances. The assistance provided through the proposed project will allow participants to purchase homes that are within their household budget, helping ensure they can meet their mortgage payments.

Participants receiving homeownership assistance will be required to sign a Memorandum of Agreement where they will commit to providing ongoing maintenance and repair of their purchased home. The MOU will require participants to agree to provide upkeep and maintenance on the home including: inspecting crawl spaces for water, servicing and cleaning the furnace, having chimneys and wood stoves cleaned, and keeping gutters and roof valleys clear of debris (please see attached draft Homebuyer Assistance MOU).

Although the Tribe will not be responsible for any ongoing maintenance of the homes, Housing Department staff will be available for post-purchase counseling as needed.

RATING FACTOR 4: LEVERAGING RESOURCES

DCR commits \$132,805 of Indian Housing Block Funds towards the proposed project. This accounts for 18% of the total project cost of \$737,805. The Tribe's 2011 Indian Housing Plan is in the process of being completed and submitted for approval to HUD. These funds have been identified and committed in the plan. Funds will be allocated to the proposed project as follows:

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Personnel (fringe & salary):	\$55,888
General admin costs:	<u>\$76,917</u>
Total IHB Funds	\$132,805

RATING FACTOR 5: COMPREHENSIVENESS AND COORDINATION

Rating Factor 5, Subfactor 1: Coordination

The development of DCR's Homeownership Assistance project has been the result of a coordinated, comprehensive planning process. DCR's Department of Housing has coordinated several organizations that are not providing direct financial support but share common goals and objectives as described below.

DCR Economic Development Department

The Housing Department has coordinated with the Economic Development department in assessing the financial needs of tribal members. The Economic Development department's goals are to improve the economic conditions of tribal members, which is consistent with goals of the Housing Department. The two departments have discussed the need for accessing capital for homeownership opportunities. The Economic Development department is working on activities including the development of a Community Development Financial Institution to assist with the financing component of homeownership. The two departments will continue to work closely as the homeownership assistance project and CDFI projects are implemented.

Northern Circle Indian Housing Authority

DCR Housing Department has coordinated with Northern Circle Indian Housing Authority (NCIHA) to provide alternative homebuyer education opportunities for tribal members not living in Sonoma County. NCIHA's goals are to improve housing opportunities for tribal members in Northern California. NCIHA offers homebuyer education classes that are primarily held in Ukiah, which is approximately 55 miles north of Santa Rosa. Northern Circle Indian Housing Authority is a Tribally Designated Housing Entity TDHE and a HUD Approved Housing Counseling Agency. While DCR expects participants in the homeowner assistance project to be from Sonoma County, there is a possibility that some will live outside the county. In this case, NCIHA's homebuyer education courses will be an economical and convenient option to qualify for the program.

California Mortgage Brokers and Realtors

DCR continually works with California brokers and realtors to assess the housing market and identify existing services available to potential homeowners.

Rating Factor 5, Subfactor 2: Outputs, Outcomes and/or Goals

Please see attached Logic Model HUD form 96010.

The project output will include 30 individuals receiving homebuyer education and financial literacy training. Ultimately, the homeownership rate of the tribe will increase as ten families receive financial assistance in the form of closing costs, down payment assistance and additional subsidy to purchase a home.

Outcomes and outputs of the project will be monitored as described below.

Evaluation Tools	Training	Financial Assistance
A. Tools for Measurement	To track the number of trainings and the number of people attending trainings, DCR will use an intake log. Individuals will be required to sign in when they attend trainings.	DCR will maintain a database of tribal members who have received financial assistance to purchase a home, the amount of assistance received, the purchase price of the home and the loan amount.
B. Where Data Maintained	The data from the intake log will be entered into a DCR database and maintained in the DCR offices.	Data will be maintained in a DCR database and maintained at the DCR offices.
C. Source of Data	Participants will be tracked during the training through progress reports that state who attended and participated in the trainings. This will certify that they have completed the training.	DCR will use mortgage documents as the source of data. These documents will list the total closing costs, down payment amounts and additional subsidy information as well as purchase price and loan amounts.
D. Frequency of Collection	Data will be collected at the beginning and upon completion of each training.	Data will be collected upon the closing of the home and signing of the mortgage documents.
E. Processing of Data	DCR will maintain an Excel spreadsheet with a list of tribal members who have successfully completed the training.	DCR will maintain an Excel spreadsheet with a list of tribal members who have successfully purchased a home through the Homeowners Assistance program.

The project is a 24-month project but will begin in the fourth quarter of Year 1. All outputs and outcomes of the training component of the project will be recognized in Years 2 and 3 of the project. All outputs and outcomes of the homebuyer financial assistance will be recognized in Years 2 and 3 as participants actually purchase their homes.